

# SERMON TRANSCRIPT

DATE

March 10, 2019

SPEAKER

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SERIES

Unstrapped

PART

1

TITLE

On The Clock

SCRIPTURE

Matthew 25:14-30



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It's so good to see you. It has been a fantastic week. I hope it's been good for you. If you are new here with us, a guest, welcome. We are thrilled that you have joined us, and in your Bible I want to ask you to look with me at Matthew chapter 25 this morning. There's a fascinating parable in this chapter. There's actually two and we're gonna focus on the second one. So if you don't have one, though, there's lots of Bibles in the chairs near you and if you don't have one at home, take that home as a gift so that you can have your own Bible. We would love for you to be reading it.

As you turn, I want you to sort of just imagine a young woman named Sarah. Sarah is standing in front of the glow of a storefront window and she's looking at an outfit that would be just absolutely perfect. It appeals to her heart and yet she knows deep down that she cannot afford it because at the time she really can't afford anything. At that very moment her phone rings. She looks down and her heart sinks. It sinks because she looks at the word and it says "Verizon" and she knows that her bill is late. She thinks there's no reason to answer it because I can't pay it anyway and so let's just move on. The fact is that Sarah never thought that she would be in this place. The person who couldn't pay her bills on time.

In particular when she landed a job after she just finished college, she's two years in and she's struggling simply to make ends meet. The fact is Sarah, like so many people in the world, was a college student and when she was a college student, she didn't live like a college student. As a result of that, it led to a mountain of financial problems. She had three maxed out credit cards. She had what seemed to be just an immovable mountain of student debt, overdue bills and even though she looked on paper and it seems like that this job that she's now had for two years, that it pays pretty decently, for whatever reason is that month by month, week by week, she lives paycheck to paycheck.

She turns from the window knowing she needs to get back from work and there she finds somebody sitting in front of her who's an older man, a homeless man who is clearly in need. Her heart is stirred with mercy and a smile forms on her face. She walks up to him and they meet eyes. He knows that she's gonna give something to him. She opens up her purse and there's nothing there, so she looks at him and says, "I'm would. I'm so sorry but I don't have anything to give you." You see, the fact is that so many people live like Sarah.

The variables may be very different. You may have student loans, you may not. You may have a high paying job, you may not. You may have lots of money, you may have little money. You may have debt, you may not. The fact is, though, is that almost every single one of us in the room wish we could be more generous than we are. Most of us look at our life and we want significance in our life and we know that money is one of the tools. It's one of the levers in this world in order to experience things and to be with people and to see things and that are gonna contribute to a life of fullness and hope and happiness, and so it confuses us. It frustrates us when we look at our money and it seems like the only thing that we can afford to do is to pay for yesterday's decisions.

We want to be generous and yet we're strapped financially. So many people are there. In fact, when you look at our country, it really is a fascinating study. I'll just be up front. I looked at a lot of different websites, a lot of different resources. I don't know the exact number on these but I know that these are very close and as I looked at various stats I just picked on the end that was more conservative, okay? But what it says is that the average American household has an income of roughly \$62,000. The average American household also has a debt load of \$135,000. Now, \$135,000 averages in everyone who does not have any debt whatsoever, and so ... and we're not talking about national debt either. We're talking about consumer debt. Our debt. Just ours, right?

What that means is that, is that if we as a country said, "You know what? Every single citizen, let's get out of debt and let's add it all up and let's split it evenly between all the citizens of the country." Every single person in the country would have to pay \$135,000 for our consumer debt to get down to zero. It's interesting that 33% of the average household had saved less than \$5,000 for retirement. On average the American household spends \$1.26 for every dollar that they earn. In the average American household, 68% of those households would struggle to pay cash for an emergency that exceeded \$1,000.

You look within the church, the people that are marked by generosity because God has been so generous through us and you find that the average American Christian household gives less than 3% of their income to either kingdom purposes or to the poor. You have to ask the question, "Is there more?" Is this really the best path? Is it really netting out within our hearts the greatest joy for us to live this way? So what I want to do over the next few weeks is I want to show you God's strategy that's aimed really at protecting our heart, at providing for our needs and glorifying his son, Jesus Christ, and this is what the strategy is. It's in this order.

He tells us first to give generously and then he tells us to save wisely and then he tells us to live appropriately, and in that order. It's a fascinating thing. So what we're gonna do next week is really look at these, but what we want to do today is to pour some concrete, okay? So what I want to ask you to do in this series, it's only three weeks long, but I just know ... I've already been told, and so I get it, okay? Is that when pastor stands up and talks about money, there's this wall of resistance that say, "Don't offend me. Don't touch my buttons." Let me just ask you to do this, okay? Just for your good, not for mine, for your good, I want to encourage you to lower your guard just for three weeks and lean in, that maybe God may have a plan that actually nets out greater joy in your life when it comes to finances than you currently know.

The fact is, is that Jesus Christ is 100% committed for your good. It's also true, though you may not believe it as much, is that I have absolutely no agenda in these three weeks other than to teach you what Jesus says about money. So each of these sermons, they actually build on each other. Truth be told, if I had two hours, I'd preach one really long sermon, but you wouldn't listen, and so we broke it into three weeks, okay? So what we're gonna do today is we're gonna just pour the foundation.

Next week we're gonna build the house of what it actually means to give generously and then save wisely and then live really appropriately, and then the third week, what we're gonna do is we're gonna live in that house, we're gonna look at the Lord, he's gonna tell us to open up the windows and open up the doors so that we can be a blessing to other people for the glory of God. So before we do that, let me pray for us, okay?

Father in heaven, I pray that you would help us to see once again that when we look at the cross, your cross, that it's evidence that you're for us and not against us, and that the things that you have said to us, whether they relate to our soul or to our wallet, or our relationships, that you're for us and not against us, and so I pray, father that you would help us to lean in. I pray in particular for those right now that feel that they're strapped. In fact, they have a bill right now they simply cannot pay. I ask that you would provide, that you would give grace and that you would help individuals, each individual providence. Lord, as we look to you in faith, would you place our feet on a stronger foundation. We look to you in faith. Would you speak through weakness? I pray in Jesus' name, amen.

Now, before I read, I want to tell you something about a parable. It's really important for me to do this because any time I teach the Bible, I want to teach you how to study the Bible. A parable is something that Jesus used repeatedly and it's really important that you understand how to interpret a parable, otherwise you're gonna end up with a conclusion that he didn't intend. So there's four things you need to know any time you're in a parable.

The first thing is that they all have a context. They're all spoken into a situation. A real life situation where Jesus is interacting with real people just like you and me and he's teaching them and he's talking and something's happening. There's real characters and suddenly he wants to tell a story that's pertinent to their current situation. So what's the context of Matthew 25? Well, the context actually backs up just a little bit before. Then Jesus has just come into Jerusalem on a donkey where he's gonna die for our sin. This is the last week before the cross.

He begins teaching them in chapter 24, verse 30, this is what he says. "Then will appear in heaven the son of the son of man. They will see the son of man coming on the clouds of heaven with power and great glory." In other words he's saying, "I'm gonna die. I'm gonna rise from the dead, ascend to heaven and one day I'm coming back." Any time we hear "one day," we say, "Well, when's that day?" So what he does after that is he spends a lot of time trying to convince us not to try to identify the day but to be ready on the day when it comes. Readiness.

So look what it says in chapter 24, verse 36. "But concerning the day and hour, no one knows." Verse 42. "Therefore stay awake or be alert, for you do not know on what day your Lord is coming." Verse 44. "Therefore you also must be ready for the son of man is coming at an hour you do not expect." Verse 50.

“The master of that servant will come on a day when he does not expect, and at an hour he does not know.” Then we get into chapter 25 and he tells two parables. They’re both in this context. The context is this. “I’m here, I’m going, and I’m coming back, and you don’t know when but you need to be ready when I do.”

In the first parable, what he does is he tells us that we need to be ready in terms of salvation and he talks about 10 virgins that are awaiting the bridegroom. They all have a lamp and five of the lamps have oil and five do not, and it says in the parable that at a time that nobody knew, that the bridegroom came and everybody got up and they all went to trim their lamp, but five of them had no oil and so there was darkness. Five got to be with him and five did not. What he’s saying there is this, is that when we trust Jesus Christ as our savior and Lord, the Holy Spirit comes into our life and we begin to bear light in the world. His light in the world.

So the first thing that we have to know, the first parable talks about we need to be ready when it comes to our salvation and then what’s interesting, he goes into a second parable which is the one we’re gonna look at, and he says, “I want you to be ready on that day when it comes to your stewardship.” So there’s a context. The second thing that you need to know about parables is this, is that every parable is intentionally brief because he only tells you enough words in the story to get to the intended meaning that he desires you to land on.

In other words if you’re wondering if this is the purpose of the parable, it’s not the purpose of the parable, okay? He’s gonna lead you to a destination. The third thing you need to know about parables is they typically end with something that is culturally shocking. Something that backs up and go, “Wait a minute, what in the world?” In the first parable it says 10 virgins. He doesn’t say five virgins and five prostitutes. 10 virgins means all 10 knew he was coming. All 10 thought they were ready. In other words, the first parable actually says this, that there’s a host of people this morning in churches all around the world that are not gonna go to heaven but they think they are. They carry around the lamp, they got the words, they have the language, they have the worship but they do not have the spirit in their heart because they’ve not trusted in Jesus Christ alone and therefore they are doomed. That’s culturally shocking, to tell five people who think they’re going, they’re not going. That’s shocking.

Then there’s a fourth thing. Parables always end with a point where Jesus ends the parable and then he talks once again to all the people who are near him and he says, “Now look, this is what I have for you.” The story ends and yet there’s a connection to a point that he makes, and so let’s read what he says starting in verse 14. He says, “For it will be like a man going on a journey who called his servants and entrusted to them his property. To one he gave five talents. To another, two, and to another, one. To each according to his ability, and then he went away. He who had received five talents went at once and traded them and he made five talents more. So also, he who had the two talents made two talents more, but he who had received the one talent went and dug in the ground and hid his master’s money.

“Now after a long time, the master of those servants came and settled accounts with them. And he who had received the five talents came forward bringing five talents more saying, ‘Master, you delivered to me five talents. Here, I have made five talents more,’ and his master said to him, ‘Well done, good and faithful servant. You have been faithful over little. I will set you over much. Enter into the joy of your master.’ He also who had the two talents came forward saying, ‘Master, you delivered to me two talents and here I have made two talents more.’ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little. I will set you over much. Enter into the joy of your master.’

“And he also who had received the one talent came forward saying, ‘Master, I knew you to be a hard man reaping where you did not sow and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours,’ but his master answered him. ‘You wicked and slothful servant. You knew that I reap where I have not sown and gather where I scatter no seed? Then you ought to have invested my money with the bankers. Yet at my coming I should’ve received what was mine with interest. So take the talent from him and give it to the one who has 10 talents, but to everyone who has, more will be given, and he will have an abundance, but for the one who has not, even what he has will be taken away.’”

Now here’s the shocking part of this parable. “And cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth.” He ends the parable and then he says, “Now, if you’re wondering what this parable is about, this is it. And when the son of man comes in his glory and all the angels with him, then he will sit on his glorious throne. Before him will be gathered all the nations and he will separate people from one another as a shepard separates the sheep and the goats, and he will place the sheep on the right but the goats on the left and the king will say to those on his right, ‘Come, you who are blessed by my father inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food and I was thirsty and you gave me drink and I was a stranger and you welcomed me and I was naked and you clothed me. I was sick and you visited me. I was in prison and you came to visit me.’

“Then the righteous will answer him, ‘Lord, when did we see you hungry and feed you? You were thirsty and gave you drink? And when did we see you as stranger and welcome you or naked and clothe you? And when did we see you sick or in prison and visit you?’ And the king will answer them, ‘Truly I say to you, as you did it to one of the least of these, my brothers, you did it to me.’ Then he will say to the one on the left, ‘Depart from me you cursed into the everlasting fire prepared for the devil and his angels, for I was hungry. You gave me no food, and I was thirsty and you give me no drink. I was a stranger and you did not welcome me. Naked and you did not clothe me. Sick and in prison, you did not visit me.’

“They also will answer saying, ‘Lord, when? When did we see you hungry or thirsty or a stranger or naked or sick or in prison and did not minister to you?’ Then he will answer them truly, saying ‘Truly I say to you, as you did not do to one of the least of these, you did not do to me, and these will go away into eternal punishment, but the righteous into eternal life.’” So what is it that we learn here about being ready for that day when it comes to our stewardship? Now, next week we’re gonna look at practical categories of managing, but today, really, we need to pour the foundation. So what is the ultimate ... What is the strongest thing we can put into the ground so that the house of our finances and our stewardship can stand upon it?

The first thing we learn in this parable is this, is that God owns it all. He owns it all. Everything in the world, he owns. In the parable he says that he called his servants, then entrusted to them his property. His property. The world is his property and it’s interesting, is that when God created the world and he created us to live in the garden and he placed us in the garden, nobody in the garden was confused about who owned the garden. There’s no conversations there that says, “My garden for my glory. These trees for my hammocks.” No, everybody was absolutely sold on the fact that God was the owner of the garden. They looked and even when he said, “I want you to work the field,” they knew that the breath that they were breathing and the energy that they had and the land that they worked and the vision in their mind that they worked towards, all of it came from the Lord. There was no confusion in the garden as to who was the owner. Only after we sinned did we get confused.

What you find in the rest of the Bible is great confusion when it comes to the area of money as to who’s the owner and who’s not the owner. So God within the scriptures, he makes it very clear. So Job chapter 41, verse 11, he says, “Whatever is under the whole heaven is mine.” That’s obvious, isn’t it? Or that’s holistic. But then he even goes, “In case you missed it, let’s go ahead and just start thinking about the things that you see down here. The land is mine,” he says. In Haggai he says, “The silver is mine and the gold is mine.” You get to Psalm chapter 50 and he says, “Every beast of the forest is mine. Everything that moves in the field is mine. The world in its fullness is mine.” You see, God is the creator and the creator has creator rights.

Sometimes when I think about this point, I think about when I was a kid we had a hamster. More than one hamster, actually. We had a little cage. Sometimes I wonder if this is what it feels like to be God. You have these little animals and they’re scurrying around a little environment and they’re all claiming turf and yet there’s an owner that looks over the whole thing that sees every square inch. They can take anything in and anything out that he desires. You got two of them in there and one’s like, “This is my wheel to run on,” right? “This is my tube. This is my nesting. This is my bedding” and I’m like, “Dude, it’s all mine, hamster. I can do anything I want with anything here,” and this is God. He is the owner of all things.

Now the Bible affirms the dignity of personal property. It actually talks about this multiple times. When it comes to land and particularly in the Old Testament there was stakes in the ground that says, “This is this person’s land and this is this person’s land,” and so what we find is this, is that title deeds are actually found within the scripture and they’re affirmed to be good because it helped everybody understand.

It distinguished who was the steward over what. But God intended for us never to be confused about this, that we may hold title deeds but God holds us and he holds everything and owns everything we touch. So let me just say it one more time. God owns it all.

The second thing we learn in the parable is this, is that God entrusts us with a portion to manage and this is ultimately what you would define as stewardship. Stewardship. What's a steward? A steward is simply somebody who's been entrusted to manage the property of another individual for their benefit. They're entrusted to manage the property of the owner and they're supposed to do so for the owner's ultimate benefit. So take for example a park ranger. You go out to Umstead Park and you see a park ranger. That park ranger doesn't own Umstead Park. No, they're entrusted to manage Umstead Park and they do so for the benefit of the community that owns the park.

So it is with God. It says in the parable, it says that God entrusts different amounts, and it's interesting that he says, "According to ability." What that means is that he knows what you have the capacity to steward, and some of you say, "Well, that's an insult. That's an insult because I don't have very much compared to other people and so God must not think very much about our stewardship." Well there's not only the ability to steward the resource. There's also the ability to steward our heart and sometimes God protects somebody who may be really, really gifted to manage money with less money because more money would kill you.

He entrusts according to the individual and so he looks and he goes, "Okay, three servants. I'm gonna give you five talents." Now a talent is not like a special ability. It was a monetary unit that equaled 20 years' wage. He gives 100 years wage, 40 and 20 to three individuals and he says, "I want you to manage this for my benefit." Now how does he do this with us? How does he entrust us with a portion of his estate, his property so that we can manage it for his benefit, his glory. How does he do that? Well unlike the parable, the typical way in God's economy is he says, "Get a job," okay? Get a job.

He says to us ... lots of passages like this. He says, "Look, it is God who gives you power to get well." In other words he gives you ability. He gives you creativity. He gives you energy. He gives you insight. He gives you wisdom. He gives you the ability to sell or engineer so that you can have a job, so that you could make money, and the Proverbs are absolutely just packed with passages that extol the virtue of working, such as Proverbs chapter 20, verse 4 that says, "A sluggard or a lazy person does not plow in autumn and he will seek at harvest and have nothing." So there are a few people in the world, more than a few, a very small portion whether it's through inheritance or trust fund or something and all of a sudden they're just, "Bam, here's 100 years' wage, go ahead and manage it."

But the vast majority of people and the vast majority of situations you've found within the scripture is this, is that we have to work. We work a job. This is how he entrusts a portion of his estate to us. In other words, what I'm saying is this. For some of us, we're strapped financially because we don't have a job or we have the wrong job or we really want a job but we haven't yet found a job. So this is how he entrusts.

Now why does he entrust? Why does he actually do this? Why does he give us something to manage? I believe there's two reasons that are spelled out within the scriptures. The first is this, is that God entrusts to provide for our needs. He loves you. He knows that he created to you to need food, and so most of us in this room, we've eaten recently. We have clothes on our back. He's provided. Philippians chapter 4, verse 19. Paul looks at people who are giving first to the kingdom. This is what he says to him. He says, "Look, God will supply every need of yours according to his riches and glory."

So we get a job, he entrusts his resources to us and one of the reason she does so is to take care of our needs and the second reason that he does so is to test our heart. You see, Matthew chapter 6, verse 21, Jesus is talking there to a big crowd of people and he enters into a brief discussion on money and this is what he says to them. He says, "You know, wherever your treasure is, there your heart will be also."

You look at this picture and what you find is a very clear reflection from one to the other, right? In fact it's so clear that it's hard to distinguish where the two meet. It's such a pure reflection, and what Jesus is saying here when he says, "Where your treasure is, there your heart will be also" is this, is that our receipts are a reflection of what we love, what we value, what we care about. You see, our money follows our heart and our heart happens to follow our money. That's why if you go and you buy Ford stock, isn't it interesting how you start caring about Ford a little bit more?

You know, there's people in this room who do not care whatsoever which coach gets fired but if you are a booster at a particular university, isn't it interesting how you become somebody who cares a little bit more about how the money is being spent when you place some of your money there? Why? It's because your heart's there. What God's saying here is this, is that our money and our heart, they're kind of on a leash. It's like an owner and a puppy. You find one, you can quickly find the other.

You have to ask the question, "Why does he even care? Why does God care what he finds within our heart as it relates to money?" In that same passage where he says that what we care about is where we spend our money, this is what he says. He says "No one can serve two masters, for either he will hate the one and love the other or he will be devoted to one and despise the other. You cannot serve both God and money."

Now this is what he's saying. Jesus is saying, "If you want to identify my greatest competitor over your heart, look inside your wallet." That's what he says, and that's why he cares so much. That's why he uses it to test our heart. So God entrusts us with treasure to see if he's our treasure, to see if we're gonna leverage those resources for his glory and benefit or for our glory and benefit. This is ultimately what he says, that he owns it all and that he trusts a portion of what he owns to us so that we can manage for his benefit, and that gets us to the third thing, and that is that God inspects our management as a gauge of spiritual life.

He inspects how we're managing and he does so because he knows that our stewardship, our management of what he's entrusted to us, it tells a story about what's underneath the hood of our soul. It's like a gauge on your car or an airplane. He can look at stewardship and it tells us something about what's happening within our heart. You see, the Bible says here, his parable, it says this. It says when the master returned ... Now don't forget the context. He's saying one day I'm gonna return and you don't know when but you need to be ready, and so in his parable he has someone leaving, other people waiting and being a steward, and then he comes back.

What's the very first thing he does when he comes back? He gathers them together one by one and he settles the account. This is why the sermon is called on a clock. Because you have a limited number of days before you stand before God and you cannot change the beginning of your story but beginning today, you can change the end. But you're on a clock, and I want you to feel this. You need to feel this. Every single one of us have a date with our creator where we will stand before him and give an account of our life. The Apostle Paul says we must all appear before the judgment seat of Christ so that each one may receive what is due for what he has done in the body, whether good or evil.

You see, the Bible says that life is like this huge buffet. You start. You got a tray and you start going down and all of a sudden there's all these wonderful things. "Ooh, I think I want some cake. Ooh, I think I want this. I think I want this." He goes, "Look, load it up as much as you want but don't forget at the end of this thing, there is a cash register." This is the Bible. That day is coming and every day is a little step closer to it. Every day.

What I want you to know is that on that day of reckoning, Jesus is not looking for what we normally think of as a return on investment. You notice that the two, he says, "These are good stewards," that they doubled. One started with five and all of a sudden now he has five more to give and two and two more to give. That's what we normally think of in the world of business. Okay, that's a great return on investment. This is not the return on investment. Whatever he gives you, that day is not a good day so long as you double it, okay? There's something deeper and he tells us specifically in the scriptures what he's looking for.

In 1 Corinthians chapter 4, verse 2, he says this. "It is required of stewards that they be found faithful," and you see that word "faithful"? You switch it up and what it means is this. Full of faith. What is faith? Faith is the assurance of things hoped for and the conviction of things not seen. So this is what he's saying. What's he looking for on that day? When someone's full of faith, within their heart they know that there's a God and God has a character and he has concerns, and he has instructions and yet nobody can see him. So we live our life either responding in faith to what he has said and who he is, or we don't.

What it means to be full of faith is this. When he says, "Is the conviction of things hoped for," here's what he means. He says that other people would look at our life and they would convict us of having faith in what we cannot see. They look at our stewardship and they say, "You know what? I can't see him but what I do see is this.

I see that you believe in him and I see that you believe in what he has said about how you're supposed to spend your money, and this is what he says is faithfulness. Full of faith," and as if this isn't heavy enough, Jesus ends his parable in one of the most shocking things possible and that is that he separates people between heaven and hell and stewardship is reflecting the division.

We're supposed to pause and say, "Okay, this is a little bit more than should I pay my taxes?" People are going to hell or heaven and Jesus is looking at stewardship as the gauge that helps indicate one or the other. Now let's be real clear. The Bible says that we are saved by grace alone through faith in Jesus Christ. Romans chapter 10, verse 9, says, "If you confess with your mouth that Jesus is Lord and believe in your heart that God raised him from the dead, you will be saved." Jesus Christ came to this earth. He lived without sin just as it was promised and yet he took our sin upon himself, died for it, was buried and then he rose from the dead and he conquered the grave and he said, "If you will believe in me, I will forgive you of all of your sin and I will give you my righteousness."

You'll be justified by faith. This is how someone is saved and how we apply that to our personal life is we come to the Lord and A, B, C. We admit we cannot save ourself. This is repentance. Every one of us before Christ, we think that we can bring something to the table and he says, "You have to turn from that sway of thinking. You cannot be saved by thinking you can save yourself." Second is we have to believe in Jesus Christ, in his accomplishments, that he died and he rose again, and then third we confess him as Lord of our life. This is how somebody is saved. Stewardship does not save us, but listen to me. A Christian who is yielded to Christ, who is conscious of Christ's character and his concerns in the world and who longs for the return of Christ will steward differently. He'll steward differently than person who does not yield to Christ, who is not conscious of his character or concerns and who does not love and want Jesus to return.

Two servants hear from him, "Well done, my good and faithful servant." Jesus is not praising profit, he's praising them for how their faith in him has motivated a particular kind of management. And the last servant, he says, "You're a wicked servant." Jesus is not condemning a lack of profit but how a lack of his faith in Christ has stymied his stewardship. You see, it's so sad, this last man, is he did not look forward to his return. He dreaded the master's return and it's clear that he did not know him, and you know why we know that? Because when it came time to settle accounts, he says, "I knew you to be a hard man," and in the parable he says, "Well, if you actually thought that's true ..." He's not affirming, "Yes, I am a hard man." That's not what he's saying. He's saying, "If you actually thought that was true, then why didn't you just put it in the bank and at least get interest?"

He's showing evidence that he really doesn't know the character of the owner. He doesn't know the concerns of the owner, that there's no relationship and one of the clearest ways that we know this is this. The man says, "I knew you to be a hard man, and it's not true," and the way we know that is because in each of the first two men, he says, "Well done, good and faithful servant," and at the very end he says this, "Now enter the joy of your maker or of your master."

Do you know who's the happiest person in heaven? It's not your loved one who's there right now. It's Jesus himself. When we go to heaven, we enter into the joy of our master, our maker. Heaven is a happy place because God is a happy God. In heaven everyone is literally reflecting his happiness. They look at God and they see ... not only do I'm gonna worship him but look how joyful he is, and it just causes everybody else to feel joy. This man did not know that that was a true characteristic of the master.

So he stewarded in a certain way and it gets to this point. Friends, the joy of stewardship of this world is always found specifically and solely in a relationship with the master. If there is no relationship, there will be no joy in stewardship. 1 John says this. He goes, "Those that do not have a relationship with him, his commandments within the Bible are burdensome but for those who love him, oh, his commandments, they're not burdensome at all. It's a delight. It's a joy."

That the one that we have a relationship with the king of everything and he says to me, "Look, I love you so much that I'm gonna take care of all your needs and this is what I want for you. Give generously first. Save wisely. Then live accordingly. Live appropriately." This in a relationship were like, "Absolutely." And those without a relationship, that is a tremendous burden. Oh, it's not a burden. It's not a burden when you know it.

So how are we gonna end this thing? Let me land the plane with a few applications. First is this, is let's prepare to stand before God by trusting Jesus. All three servants knew the owner would return to relish the thought and one resisted it. Friends, you don't have to dread that day. If you've trusted in Jesus Christ, you've already been justified. That day will only be a declaration of your vindication in heaven. I can't wait for that day. I can't wait for that day, and you could be there by trusting in Jesus Christ today.

The second thing I want to encourage us as a body is this, is let's recognize God's ownership over our lives. Did you know that five minutes after you die, you're gonna know exactly how you should've lived? And because God loves us so much, he gave us a Bible so we don't have to wait to find out. See, after trusting Jesus, the very next thing when it comes to our finances is there must be a transfer within our own heart of ownership of the things that he places in our hand. When you go home today, whatever it is that you go home to, you should stand in front of whatever it is and say, "God, I want you to know, I see it as yours." You go out to your car. "God, as we get in this thing, I see it as yours." We need to transfer and the reason is because Jesus said this, through Paul. He says, "Look, you're not your own. You were bought with a price. Jesus died. He owns everything. Everything."

Third thing is let's aim to be faithful of what's entrusted. It's pretty amazing how Jesus painted a pretty vivid picture of his character and concerns in what he said immediately after the parable to tell us what the parable was all about when he says, "You know what? I'm gonna separate people like goats and sheep," and he says to one, he says, "You know what? Well done."

And this is why I'm saying it's well done for you, because you saw all these things in me and you came to the rescue," and they say, "But we didn't see you at all," and he says, "Yeah, it's true, but whatever you saw the least of these among my children on the earth, you were doing it for me." Do you see what he's saying? He's saying that generosity towards his people on the earth is literally one of the clenching evidences of the Christian life.

Every one of us, if nothing else, look, where you give your generosity to, that's between you and the Lord. My appeal though is this. Let's become generous. He cares about it. It's the whole point. Next week we're gonna look in particular about how to do this because some of us were saying, "I'm just too strapped right now to do that." There's just no bandwidth right now in my income to be able to be generous to other people. It's what we're gonna do next week, is we're gonna look at God's instructions as to where to spend the money so that we can create margins that allow for greater generosity.

The last thing that I want you to do is this, encourage you to do is this, is let's prepare our hearts to trust. I realize some of you won't be here next week because you didn't like this week. I want to encourage you though. If you come, and listen, I would encourage you to prepare your heart before you come, and how I would encourage you to do so is this. Number one, I would encourage you on your drive over here to think about the cross as just a reminder that he's for you, not against you. I want to encourage you to pray for an open heart and I want to encourage you to ask yourself, "How's the most generous person that I know?" And try to have a conversation with that person this week, if it's possible. Try to learn what they know. If that's what you want to be, talk to somebody who's there, that you've seen someone who's full of faith in their generosity, and try to just glean what they've learned.

So let me pray for us. Father in heaven, we love you. We thank you that you love us. We thank you for the clear instructions of your word. I pray that you would teach us and inspire us and I pray now that as we sing to you, oh, as we sing and even as we give an offering, we pray that these resources, that they would go. Then they would take the gospel far and fast to the ends of the earth. We pray, father, that you would teach us and instruct us, and God, as we sing to you, we pray that not only what we give of our resources, what we give from our heart as we sing, God, that it would be pleasing to you. So we look to you in faith. We thank you for loving us. We're grateful for this time and we pray all of this in Jesus' name, amen.



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