**Stewarding Health, Wealth, and Happiness**

**Week 2: Faithfulness**

**I. Introduction**

Good morning and welcome to the second week of the stewardship core seminar! Last week Steve used Jesus’ parable of the talents in Matthew 25 to explain our job as stewards. If I can summarize in a few sentences: first, you don’t own what you own. Everything you have—your money, your job, your family, your body, your brain—they all belong to God. And second, we are stewards. To use what we’ve been given for his purposes.

What are those purposes? That’s our topic today—because I’m convinced we often get this wrong.

Here’s what I mean. Before you became a Christian, your life was about amassing things for yourself—like money and success and relationships and fame. Then when you become a Christian you think, “OK: I get it. It’s not about doing stuff for me; it’s about doing stuff for God.” So I take the exact same mindset and aim it toward God and think I’m living like a Christian.

But there’s a big problem with that. God doesn’t need your help. Psalm 50, verse 12: “If I were hungry, I would not tell you, for the world and its fullness are mine.” God isn’t sitting up in heaven helplessly hoping against hope that we’ll wake up and lend him a hand. Not only is he able to do anything you can do, he can do it better. That doesn’t mean he doesn’t use what we do; that doesn’t mean that what we do is unimportant. But in God’s eyes, it may well be important for different reasons than we normally think.

So why did God give these things to us? What’s his purpose for our stewardship? To get the right answer to that question, let’s get back into the parable of the talents—Matthew 25—and listen to Jesus. Keep in mind that today’s class is about God’s goals for our stewardship generally. Our money, yes—but also our time, our jobs, our families, our bodies—every stewardship God has entrusted to us.

**II. Why does the faithless servant go to hell?**

So: the parable that Steve taught us last week. A master gives 5 talents to one servant, 2 to another, 1 to a third, and then he goes away. When he returns he finds that the first two have used the talents and made more. So when the master calls them to account, the result for the first servant is good. “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.” Same for the second. But when the third servant comes up, the response is different.

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 scattered no seed. Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents. For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

As you’ll remember from last week, the twist is at the very end. What happens to the third servant? He goes to hell. Verse 30: “In that place there will be weeping and gnashing of teeth.” Really? He didn’t lose the talent, did he? He gave it back! Hell? Just ‘cause he didn’t return more than he was given? That doesn’t sound fair at all. What on earth is going on?

Well, believe it or not, what’s going on is the gospel. Take this pin out, and the whole parable turns to moralism. Do a lot for God and he’ll be pleased with you. But if we can figure out why the third servant’s actions deserve hell, we can read this parable with new eyes.

The key is what this servant’s actions said about his master. The third servant tried to have things both ways. He’d be OK if the master returned because he’d still return the talent; OK if he didn’t because he spent the time his master was away working for himself. Hedging his bets. And what that said was that his master wasn’t reliable to deliver on his promises. Not to the promise to return, not to the promise to reward his servants. But that just wasn’t the case, was it? This master was trustworthy and incredibly generous. After all, the master represents God. So when the third servant said, “I knew you to be a hard man,” he showed he didn’t know his master at all. And his actions further lied about the excellence and faithfulness of this master.

Contrast that with the actions of the first two servants. They gambled everything on the master’s promises. They bet with their lives that he was good to his word—and that risking everything on him was the best thing they could do for themselves. And they were right.

This twist at the end shows that this is a parable about faith. Faith in the master. As Jesus said in the Sermon on the Mount, no one can serve two masters. You can’t have it both ways—living for myself, and living just enough for God to slip into heaven. This servant’s double-minded life showed he had no faith.

James tells us that even the demons believe in God—and shudder. What’s the difference between demonic faith and saving faith? Saving faith doesn’t simply believe facts about God. It believes that God is good for us. That his rewards are worth having. Saving faith believes that God is so good, we can trust him with our whole lives, leaving everything behind. When we live that way, our lives become living advertisements of how good and desirable he is. But when we say, “I want to get into heaven, but I also want to hedge my bets because I don’t really trust God’s plans for me.” Then our lives become living advertisements that he is *not* good, that he is *not* trustworthy. Just like this faithless servant. As if our lives have spray-painted graffiti over the Mono Lisa—only far, far worse.

In Jesus’ parable of the rich fool—who builds bigger and bigger barns to hold all his wealth but then dies and finds he has nothing—and God calls him a fool—would things have been any different if first he’d given away 10% to God and then built all those bigger barns? No. Because the problem wasn’t in how he’d spent his money; it was in what his hoarding said about who God is. It lied about who God is.

So what are God’s purposes for your stewardship? This parable has the answer. His purpose is that you be faithful. That your life proclaim how excellent, good, trustworthy, and satisfying he is. Every decision you make says something true or false about who God is. And as you grow in faith, that picture your life paints of Jesus becomes clearer and clearer. Because, Romans 8:29, he is conforming us to the image of his Son.

And that’s why this matters so much. I think that sometimes we put this topic of “stewardship” in the category of correctness. If you want to dot your i’s and cross your t’s in the Christian life, take a class on stewardship. But the stakes are so much higher! That’s the point of the parable. Stewardship isn’t about separating the good Christians from the better Christians. It’s about whether or not you have saving faith. That’s not an issue of correctness; it’s an issue of eternal death and life.

**III. Faithfulness proclaims who God is**

Let’s look at that idea a little more closely. What we do matters because it shows off what God has done in us. Stewardship isn’t so much about what we accomplish as much as what accomplishing it says about who God is.

That’s exactly what we see at the very beginning of creation, in Genesis 1. Our value as human beings is that God created us in his image. Genesis 1:27. We uniquely represent God. Our value is derivative. Just like the servants in Matthew 25, our value is in what our choices say about the Master. He created us to be living mirrors, reflecting his image and glory.

How do we do that? Very next verse: Genesis 1:28, through what we do. “And God said to them, be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.” We image God through relationships, as in marriage we create life to fill the earth. And we image God through work as we exercise dominion. But the key is that these things only matter because they’re how we image God. We are valuable because we image God; it is expressed through what we do.

That’s not how our world sees it, though. It’s obsessed with what we do, with Genesis 1:28. It says you are valuable—or not—because of your relationships and your work. But Genesis 1:28 without 1:27 is idolatry. God always intended what we do to be valuable mainly because it shows off who we are as mirrors of his glory.

So, incidentally, what does God curse in Genesis 3 after Adam and Eve sin? 3:16, he curses our relationships. 3:17, he curses our work. Why curse the very things he commanded of us back in chapter 1? So that relationships alone will never satisfy. So that work alone will never satisfy. In his mercy, he protects us from finding value in what we do, absent who we are as God’s image-bearers.

After Genesis 3, our mirrors are bent and twisted from sin. But then, when you become a Christian, you become a new creation. You’ve been created once in God’s image—Genesis 1. And then you are recreated, reborn into his image a second time as a redeemed human being. Which means your life now has opportunity to speak even more loudly about the excellence of our God.

Do you realize that this is the main reason God’s given you all that he has? Think about all the gifts you’ve been given. For some of you that might be musical or artistic talent or a gift with numbers or with languages. For some of you that might be your family or your friends or the school you’ve been able to attend or your bank account or your job or your work ethic. 1 Corinthians 4:7, “what do you have that you did not receive?” Why did he give you these? To glorify him. So that by using them you can show off how good and amazing he is.

So you probably have a resume that lists all your worldly accomplishments. But when God looks at your life, what accomplishments does *he* see? In every act of faithful obedience, he sees his *own* accomplishments. Through faithfulness, your life becomes *his* resume. It shows off *his* goodness and value and worth. What you do matters because it shows off what he has done in you.

**IV. Faithfulness matters more than results**

That may all seem quite straightforward. But that’s not where we live. Most of us evaluate our lives based on results, on what we do rather than on faithfulness, what our lives say about God. For example, as you consider your life, which are you more afraid of, failure or faithlessness? Failure is about you: not living up to your potential; faithlessness is about God: living in a way that lies about who he is.

In God’s economy, though, our job is faithfulness, not results. Because faithfulness shows off who he is; results he can take care of by himself. Let me tease out the difference with an example. Let’s say that you live on the top of a hill (maybe Capitol Hill?) and so you don’t buy flood insurance. That’s a very reasonable, good-stewardship decision to make. Then a crazy flood hits that inundates your house. You lose everything and so you can’t go on the missions field when you’re 50 like you’d planned. Have you failed? Well, from a results standpoint you have. But from a faithfulness standpoint you haven’t. You can stand before the Lord some day and give good account for your life even though God clearly had different plans than the good you intended.

Another example. My wife is a doctor. When we first had kids she significantly cut back her work as a doctor to stay home. I tried to encourage her in that decision by reminding her how important her work was as a mom. But a few years in, we were talking one afternoon and she pushed me on that. “How can changing diapers and wiping noses really be more important than saving lives in the emergency room?” And I realized in that moment that all my reassurances about motherhood being important were chasing after the wrong thing. Is wiping noses more important than saving lives? It’s the wrong question to ask. Does God really need us to do either of them? That’s valuing our lives based on results, not based on faithfulness.

Instead, I realized, we needed to ask the faithfulness question. God has called her to be a mom. How do we know that? Well…we’ve got kids. That’s how. But we have no such divinely revealed calling on her life as a doctor. So job one is to be faithful in her calling as a mom. In that particular season of life, we felt that meant her mainly being home with our kids. If we say we’re doing that because it’s more important than working in the ER, imagine the pressure that puts on our poor kids! Kids: your mom gave up saving lives to wipe your noses; you’d better make good on that investment!

No: we’ll let God decide what’s most important. He’s the chess master. We’re simply the chess pieces. We go obediently where he puts us, with the goal of being faithful—and we leave the results up to him.

In general, there’s two problems with living for results:

1. We can’t see what’s truly valuable. So, take two men: which life will seem more valuable from the perspective of heaven? The man who spends his life fighting—successfully—for faith in Christ as he struggles through mental illness? He never thrives, never holds down a job for long, never invests in the lives of others, and just survives to the end? Or the man who heads up a large philanthropic enterprise and fights for faith to give glory to God as his organization prospers. How can we possibly know which is more valuable? But figuring that out isn’t our job, is it? Our job is to faithfully obey in whatever situation God puts us in.
2. But there’s a second problem as well: if we measure success based on the value of what we do, we’re bound to be disappointed. Proverbs 23:4-5, “Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.”

If you’re a doctor, everyone you will ever save will eventually die. Ever bridge you design as an engineer will eventually fall down. Most of what you teach, your kids will forget. Most of what you write no one will ever read. Our city is full of monuments to “important” people you’ve never heard of. The bad news is that results don’t last.

But faithfulness does last! Because faithful obedience shows off the glory and goodness of God, it will last forever.

Of course, we need to be careful when we pit results against faithfulness, because quite often results are what helps us see if we’re being faithful. If you’re a missionary in a closed country and you go 10 years without seeing any converts, it’s possible that you’ve been a faithful steward of the opportunity God’s given you. But it’s also quite possible, maybe even likely, that you’re not seeing results because you’re not a great fit for a missionary. If you invest the money God’s given you in the stock market and it loses half its value, it’s possible that you’ve been faithful and ran into a truly unforeseen situation. But it’s also quite possible that you invested poorly and shouldn’t have trusted your uneducated judgment.

Ultimately, though, what we’re working for are not the results themselves but to be counted as faithful by God on that final day. Remember: God isn’t dependent on us! He’s not dependent on us to pass legislation in our jobs, or to raise children, or to fund missionaries, or to give advice, or to feed the hungry. He is a better ruler, a better father, a better evangelist, a better counselor, a better provider than you or I could ever be. But that job, those kids, that missionary, that problem, and that needy person are all opportunities for us to show off the work God has done in us. To quote 1 Corinthians 10:31, “whether you eat or drink, or whatever you do, do all to the glory of God.” Do it all faithfully, to show off his goodness.

*Questions?*

**IV. What does faithfulness look like?**

In total, that’s why faithfulness matters. But what does it look like? Let me give you two categories to keep in mind.

**A. Faithfulness as obedience**

Sometimes, being faithful is as simple as obeying God’s clear command. I really want a promotion at work. It becomes clear that I could get one if I lied on a sales call. I tell the truth. I don’t get promoted. But I’m commended on the last day as I stand before the Lord because I was faithful. Even though I can’t be as generous with my money as I could have been if I’d been promoted.

Obedience in areas like this commends the gospel and is a testimony to what kind of God we serve. For example, when we thank God for what we’ve received, we glorify God as the giver of all good things (Eph. 5:19). And when we give back the firstfruits, we glorify God as being trustworthy (Matt. 6:33). When we’re content with our wealth, we glorify God as being sufficient to meet our needs (Phil. 4:12, 19-20). When we use our wealth sacrificially to help others, we glorify God as being loving and merciful.

### B. Faithfulness as comparison shopping

### But as we often discover, things aren’t always this clear. After all, the master never told his servants in Jesus’ parable exactly what they should do with his money. In the same way, God’s glorified when we pursue what’s valuable in his economy, even if this world doesn’t think much of it. That means that as Christians, we need to become expert comparison shoppers. Every time we spend time or money on something, there’s always an opportunity cost associated with it—we could have invested in something else for a different purpose. Some things are worth more to God than others. So if we want to be faithful stewards, we need to take this comparison shopping seriously.

Sometimes this involves comparison shopping between things of worldly value. Should I pay a plumber to fix my sink and use the time to go to Bible study? Or fix it myself and give the money it would have cost to the church? In every transaction of life, from determining whether to exercise tomorrow morning to whether I should buy a soda at lunch, to what job to pursue . . . in every transaction I can choose the option that’s most valuable to God.

Sometimes this involves investing in intangibles. Going back to Proverbs, we see a lot of these comparisons. For example, we see that wisdom is more precious than rubies (Prov. 8:10-11). Fear of God is more important than great wealth (Prov. 15:16). Righteousness is more important than money (Prov. 15:6, 16:8), and a good reputation is more important than great riches (Prov. 22:1). Elsewhere we see that our faith in God is more important than gold (1 Peter 1:7), and that salvation is better than gaining the whole world (Mark 8:36).

Sometimes this involves investing in what is only valuable in light of eternity. It’s been said that you can’t take it with you . . . but you can send it on ahead. What would you do if you saw on the news that 10 days from now we’d abandon the U.S. Dollar and start using the British Pound? You’d convert all you had into British currency, wouldn’t you? You’d abandon what is about to lose value and invest in what will maintain value. Well, Jesus has told us that’s exactly what will happen.

19“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21For where your treasure is, there your heart will be also.”

Sometime in the next century, every dollar you own will become worthless to you (either because you’re dead or Jesus has come back). But you have opportunity to use that money now to invest in eternal treasure that will never lose value. Same thing with your time. And your skills, and your energy, and your relationships.

Money can’t buy salvation. It can’t even buy faith or hope or love, but it can certainly be used to build these things up and exercise them. This is what the widow understood in Mark 12:41-44 when she gave her two mites, all she had to live on, into the temple treasury. She used her money to grow in faith in God, and this brings God glory. So when you lend to a friend in need even though you don’t know if they’ll ever pay you back—you’re using your money to build faith and to set your priorities straight. When you use your car to give someone a ride to church, you’re using your money to help them be instructed by God’s word. And in God’s economy, that’s a smart transaction.

**Conclusion**

Just like the faithful stewards in our parable, we’re called to put all our eggs in one basket. If it turned out that God’s promises weren’t true, would someone looking through your budget and calendar say “This is a disaster! They gambled everything on God’s promises!” I hope so! Gamble everything on God’s promises! Live to be faithful, so that your life shows off the goodness of our God.

And of course, the best news of all is that Jesus is going to do this in you! He shed his own blood to redeem you. Christian, he has put his name on you. From before the beginning of time, he envisioned you as a redeemed, magnificent portrait of his love and mercy. He will spend a lifetime crafting that picture, and an eternity showing it off. Romans 8:29, “For those whom he foreknew he also predestined to be conformed to the image of his Son.”

Now, do you think that with all this at stake he’s going to let anyone mess this up? If you are a Christian, you will fail in this life. You will sin. You will struggle. And you will have faith. You will obey. You will persevere. And through every minute of that complexity, God is painting his image in you to his everlasting glory. I wonder what he’s doing with the portrait of himself that he’s creating in you?