

Gospel-Centered Stewardship

Stewardship has become an overused term in many Christian circles. Most of us have come to associate the idea of stewardship with church budgets, capital campaigns, building projects and fundraisers. In short, we hear the word stewardship and we know the topic of money is coming. I'm going to do the unexpected and try to show you with scripture that money is only a small piece of true stewardship.

Creation

As with everything, we want to start in the beginning. The idea of stewardship was first introduced to us in creation. What we see in Genesis 1 is that God created the world and everything in it. In [Genesis 1:26](#), we read - "Then God said, **Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.**" God goes on to tell man to multiply and subdue the earth - that is to rule over it and manage it for His glory.

Adam and Eve weren't given ownership of creation, but were instead given responsibilities to manage it for God's glory. This role is what we know as stewardship - the management of another's property.

Joseph

Next, let's jump forward in time to Genesis 39, where we see the example of Joseph serving as a steward of Potiphar's household.

[Genesis 39:6](#) - "So he [Potiphar] left all that he had in Joseph's charge, and because of him he had no concern about anything but the food he ate."

Joseph was given great responsibility and because of the Lord's favor, he was very successful. However, as with Adam and Eve, nothing under his authority was actually his. It all still belonged to his master, Potiphar. Joseph's role is a good example of the Greek word for stewardship, which is *oikonomia*. This is a combination of two Greek words that when put together mean ruler of the house.

As in Joseph's case, the steward of the household that we see in the Old Testament was often times a slave to their master. The steward was granted authority to manage the household for the benefit of the master, but never to presume ownership or use it for his own self-interest.

What we see in these two examples from Genesis will be evident in the rest of scripture. A steward is not the owner. They are simply the manager in charge of what someone else owns. Adam, Eve and Joseph were all given the task of managing the master's things for his benefit and to do things in the way the master wanted them to be done. In order to do this job well, the steward is required to have an intimate knowledge of the master and an absolute loyalty and dedication to fulfilling the master's wishes. That can't be done without knowing what he likes, values, desires, etc. What we're going to see is that the ultimate gauge of a steward is his faithfulness to the master.

[1 Corinthians 4:2](#) - "...it is required of stewards that they be found faithful."

Stewardship Lessons from the Parables

Now, let's jump into Matthew, chapters 24 and 25. This is a section known as the Olivet Discourse in which Jesus talks about his eventual return. In it we're going to look at three parables that He told back to back in order to make a single point.

In these parables, Jesus used economic illustrations because they were easy to understand. However, the spiritual lesson He was teaching was about His eminent return and in the process, He shows us what it means to be faithful stewards.

Tale of the Two Servants - Matthew 24:45-51

Matthew 24:45-51 - "Who then is the faithful and wise servant, whom his master has set over his household, to give them their food at the proper time? Blessed is that servant whom his master will find so doing when he comes. Truly, I say to you, he will set him over all his possessions. But if that wicked servant says to himself, 'My master is delayed,' and begins to beat his fellow servants and eats and drinks with drunkards, the master of that servant will come on a day when he does not expect him and at an hour he does not know and will cut him in pieces and put him with the hypocrites. In that place there will be weeping and gnashing of teeth.

In this story, we see two very different servants. One is described as being faithful and wise and the other is labeled as evil or wicked. Since you already know the point of the story is to teach us about Jesus' ultimate return, it should be no surprise that the master in this story is Christ.

Both servants are placed in charge of the household while the master is away. The faithful servant shows his true character and respect for the master by doing his job well even when no one is looking and ultimately the master sees this when he returns. On a spiritual level, we see that this servant was a true Christian. Obedience to Christ is always a sign of true salvation. As a reward for his faithfulness, we see that servant put in charge of all his master's possessions.

The wicked servant, on the other hand, used the master's absence to do exactly what he wanted to do with little concern for his eventual return. When the master returns, the servant is caught completely off guard and is exposed by his actions. His punishment is that he is first cut into pieces and then put in a place where there is "weeping and gnashing of teeth". I think we can assume that he died from that punishment and the location mentioned is a common description of hell. This is how we can know that this person was an illustration of an unbeliever. If obedience is a sign of the believer, disobedience and disregard for the master is a sign of the unbeliever.

The lesson of this parable is that our master will return and it could be at any moment, potentially sooner than we expect. The faithful servant will live as if that day is going to be today while the unfaithful will live life on their own terms without any anticipation of the master's return. When the master does return, every servant will be revealed for who they truly are and either rewarded or punished. We can read about Christ's return in Revelation:

[Revelation 22:12](#) - "Behold, I am coming soon, bringing my recompense with me, to repay each one for what he has done."

Parable of the Ten Virgins

Jesus followed this parable with the Parable of the Ten Virgins in Matthew 25:1-13. For the sake of time, I'm going to quickly summarize this story. In this parable, we see the story of ten bridesmaids whose sole job was to wait for the bridegroom and then escort him through the town with their torches lit. The bridegroom was delayed for an unknown reason and when he finally came, only 5 of the bridesmaids who brought extra oil with them were ready to go with him. By the time the other 5 went and got more oil, the door was locked and the bridegroom sent them away saying he didn't know them.

Again, we see Christ in this story, as the bridegroom this time. His response is reminiscent of [Matthew 7:21-23](#) where we read that **"many will say to me, 'Lord, Lord ... And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'"**

With this parable, Jesus continued to teach about His ultimate return, but this time with the lesson that we need to be prepared for our master's coming, even if it's later than we expect. The faithful servant will anticipate this possible delay and plan for it as they patiently watch, wait and continue working.

Jesus then goes directly into the Parable of the Talents to finish making His point and this is where we're going to spend most of our time.

Parable of the Talents – Matthew 25:14-30

"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, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with 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.' 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 the two talents came forward, saying, 'Master, you delivered to me two talents; 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.' 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.'"

In order to properly set the stage, I want to address the word “servant” in these passages. It is translated from the Greek word *doulos*. In its purest translation to English, it would be translated as slave. However, because of the historical baggage associated with the word slave in this country, most translators have chosen to use words like servant or bond-servant instead.

In those days, slave was not an offensive word. In fact, we see Paul and Jude refer to themselves as slaves of Christ. Being a slave may not sound appealing, but scripture points out that we’re ultimately going to be a slave to someone.

Romans 6:20-23 – “For when you were slaves of sin, you were free in regard to righteousness. But what fruit were you getting at that time from the things of which you are now ashamed? For the end of those things is death. But now that you have been set free from sin and have become slaves of God, the fruit you get leads to sanctification and its end, eternal life. For the wages of sin is death, but the free gift of God is eternal life in Christ Jesus our Lord.”

We were originally slaves to sin and that path was headed toward death, but we were purchased by the precious blood of Christ and are now slaves of God. Instead of death, our slavery to God now leads to sanctification and eternal life. Instead of punishment, oppression and death, we have been adopted into our loving master’s family and given full rights as a family member.

Romans 8:16-17 – “The Spirit himself bears witness with our spirit that we are children of God, and if children, then heirs—heirs of God and fellow heirs with Christ”.

That’s not what we envision when we hear the word slave and is why our translations say servant instead. I think a proper understanding of slave is helpful to our understanding.

Talents

As in our previous parable, the master in this story is Christ. We see him leave on a journey and as he goes, he gives his three servants different amounts to manage based on their different abilities and privilege. Those gifts are described as talents, which were known as a weight of silver or gold. A single talent would be in the neighborhood of 60 to 70 pounds and even a single talent would have been worth a fortune. So, Christ is illustrating something being entrusted to the servants that has enormous value.

What is it that Jesus left us that held this kind of value? Consider his final words in the book of Matthew: **Matthew 28:19-20** – “Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you.”

That valuable gift we’ve been given isn’t money, it’s the gospel message. The use of the word “it” in verse 14 refers back to the kingdom of heaven in verse 1 and we see in the Parable of the Hidden Treasure and the Parable of the Pearl of Great Price that the Kingdom is of far more worth than anything else we can ever have.

We see the servants given 5, 2 and 1 talent. It says the different amounts were given based on ability. These different amounts represent the different privileges we have been given to know Christ and have access to the Word of God. We all have different levels of privilege, but imagine the disparity around the globe. Some of us grew up in Christian homes and have been hearing the Word taught from a very young age. Some of us didn’t hear the Gospel until much later in life. Others on the other side of the

world don't even own a copy of the written Word. With greater privilege comes greater stewardship responsibility to share it. While we don't all have the same privilege, we will all still be held accountable for how faithfully we manage the amount we've been given.

So, now let's look at how each servant responded. As we already mentioned in the case of Joseph, any good steward has to know their master. The faithful servants knew their master well, and not only that, they immediately went to work serving the master by making the most of what they were given. A faithful servant will respond immediately when there is an opportunity to serve their master. This response comes out of both respect for the master and joy in being able to serve Him.

In stark contrast to the faithful servants, we see the unfaithful servant go and bury the talent he was given. This servant wasn't characterized by joy in serving and didn't even show respect for the one he was serving. He instead set aside what he had been given and moved on with life without any consideration for the master or concern for his eventual return.

Return

When the master does return (after a long time, by the way), the two faithful servants come before him and gladly show what they have done. Notice that they both start by saying "Master, you delivered to me." They are quick to acknowledge that all they had was a gift from the master. This is a fundamental principle of stewardship - acknowledging, without any doubt, that all we have is not our own, but a gift entrusted to us to be used for His benefit.

Note the master's response and how he commends them for their character and their effort, not the actual results. He praises them for their faithfulness by saying, "Well done, good and faithful servant." This is consistent with what we see in 1 Corinthians 3:7-8.

1 Corinthians 3:7-8 – "So neither he who plants nor he who waters is anything, but only God who gives the growth. ⁸ He who plants and he who waters are one, and each will receive his wages according to his labor."

This continues our theme of salvation and stewardship of the gospel. God is sovereign and only he can produce the fruit of salvation. Our job is to be faithful by sharing the gospel and our knowledge of Christ; God will manage the results. As their reward, the faithful stewards are put in charge of more and told to "enter into the joy of your master." This is not the typical image of slavery. We don't envision the typical slave entering into the joy of His perfect and loving master, but that's what God is offering, entrance into His joy.

Unfaithful Servant

The unfaithful servant is the one who only received one talent. Jesus likely used the servant with the least responsibility as the example of the unfaithful one because He wanted to illustrate that nobody is excused for being unfaithful, regardless of how little he has been given.

The unbeliever reveals his true character when called to account. While he may have thought that he knew the master, he clearly didn't. When given a chance to serve, he didn't respond, but buried the talent. Then, when the master returns, he assaults the master's character and tries to use that as his excuse. The master uses his own words against him, calls him wicked and lazy and then hands down the ultimate punishment for unbelievers – being cast to where there is weeping and gnashing of teeth.

As part of that punishment, he also takes away the one talent he had and gives it to the one with ten talents. There's an interesting principal being taught here:

Whoever faithfully uses their opportunities to serve will be given more opportunities, but whoever neglects their opportunities or is unfaithful with them will be stripped bare before the master's throne.

There is parallel language used in Luke 8 verse 18 - **"to the one who has, more will be given, and from the one who has not, even what he thinks that he has will be taken away."** Notice that the unfaithful servant may even think they have Christ, but in reality, they never did.

The judgement may sound harsh, but we have to remember that we are either a slave to sin that leads to death or we're a slave to Christ and have been adopted into His family. One or the other is true and our faithfulness will prove which it is.

Our lesson in this parable is that we are servants entrusted with the gospel and Jesus is the master who has entrusted it to us. He has promised to return and one day He will. Those who know Jesus and understand the value of the gospel message they've been given will do anything and everything to be faithful with it. It is only those who don't truly know the master or the value of the gift that will squander their opportunity as stewards.

The Gospel

Let's take a little time now to talk about how we apply this lesson of stewardship to our own lives so that we will be found faithful when it's our time to give an account. Hopefully, by now, you have begun to grasp that we own nothing, including ourselves. That is the core understanding of stewardship. Let's look at how Paul regarded himself:

1 Corinthians 4:1-2 - "This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found faithful."

As servants of Christ, our ultimate stewardship responsibility is to the gospel. Our marching orders are to go and make disciples, baptize and teach. Just as Adam and Eve were given dominion over the Earth to bring God glory through it, so we are to use the gospel to bring others to the Lordship of Christ and make more disciples who can then carry on the same work. It's our way of multiplying what's been given to us. We faithfully share the gospel, God produces the results and then the new servants produce more fruit.

Paul understood the importance of stewarding the gospel. In fact, in Colossians 1, we see the passion and sacrifice that he put into the effort of sharing the good news of Christ.

Colossians 1:24-29 - "Now I rejoice in my sufferings for your sake, and in my flesh I am filling up what is lacking in Christ's afflictions for the sake of his body, that is, the church, of which I became a minister according to the stewardship from God that was given to me for you, to make the word of God fully known, the mystery hidden for ages and generations but now revealed to his saints. To them God chose to make known how great among the Gentiles are the riches of the glory of this mystery, which is Christ in you, the hope of glory. Him we proclaim, warning everyone and teaching everyone with all wisdom, that we may present everyone mature in Christ. For this I toil, struggling with all his energy that he powerfully works within me."

Just like Paul, as faithful stewards, we should prioritize everything in our lives according to our master. As we do, we will see that stewardship of the gospel is our most important task and suddenly everything else in our lives will be viewed as tools to be used in service to the proclamation of the gospel message.

What are these other tools that we are stewarding and how can we use them to help spread the Word of God?

Stewarding Our Other Resources

As Jesus illustrated well in the parables, one day He will return. Of that we can be certain. He may come soon, in which case we want to be found faithfully carrying out our duties. Or, He may delay and we'll be called home before He arrives. In that case, we should make plans for those resources entrusted to us that will be left behind. If we truly love and respect our master, we wouldn't want His things to be left unattended in our absence, would we?

Let's look at some examples of how faithful stewardship can play out during our lives and also through our estate plan. I find it helpful to understand the bigger picture so we know the why behind our decisions. I'll break our stewardship opportunities down into the following three areas – children, money and our physical bodies.

Children

[Psalm 127:3](#) – “Behold, children are a gift of the Lord”

While it may not always feel like it, parenthood is a stewardship role. We have been given our children and we are to “bring them up in the discipline and instruction of the Lord” ([Ephesians 6:4](#)).

When God told Adam and Eve to multiply, He gave them the role of raising children that would be additional image bearers that would know God and glorify Him. We still have that same job of multiplying and raising up children to be the next generation to take the gospel to the nations and continue the process.

In Life

As stewards of our children, we need to raise them to the best of our ability. As Ephesians says, we should raise them up in the discipline and instruction of the Lord. God is in control of their ultimate salvation, but we can plant and water and watch God grow them.

At Death

We also need to consider how our estate plan provides instructions for their care and development if the Lord calls us home.

Guardianship – Our estate plan can detail who will care for our children in our absence. Will these new caregivers continue to raise them up “in the discipline and instruction of the Lord”? We need to place a high value on the spiritual care of our children, not just their material or physical care. If we don't decide ahead of time who will provide this care, the court will and they won't value the same things we do.

Financial Care – Our estate plan also lays out the financial care of our children. If we leave behind young children, we need to take into account [Proverbs 20:21](#) – “**An inheritance obtained too early in life is not a blessing in the end.**” We don’t want to ruin our kids by heaping too much wealth on them at an early age and we also don’t want to steal their desire to work. However, leaving them enough for a college education and a financial blessing to get them started in life could be a wise decision.

We need to invest in our children during our lives but also make sure we have a plan for their spiritual development and care if we’re not here to do it ourselves.

Finances

In Life

During our lives, our financial resources are used for three primary purposes:

- providing for our family
- saving for the future care of our family, and
- investing in the gospel through giving.

As faithful stewards, we shouldn’t presume ownership of God’s resources and seek to use them for our own glory, but instead always acknowledge His ownership and look for how we can be conduits of His grace and allow any financial blessings to be used for the furtherance of the gospel message.

We should also prepare for the possible need of a replacement steward during our lives in the case of temporary impairment or a long-lasting incapacitation. In either case, we can take legal steps to assign that authority to a trusted person. It can get messy and expensive if we fail to make these preparations in advance.

At Death

Eventually, there will come a day when all we have will pass to someone else. Our estate plan should prioritize these same uses of our money.

As a faithful steward, our estate plan should acknowledge that everything is God’s.

Caring for our family is still a primary concern. That could be for our spouse, young children or other dependents, such as a special needs child.

After we assure the needs of our families are cared for, we have two basic choices:

- Leave God’s assets in the hands of another faithful steward. Our choice in a replacement steward should reflect all the characteristics we’ve discussed.
- Give the financial resources directly to ministry. Since the gospel is our highest stewardship responsibility, we should consider funding ministry through our estate plan. We can’t use the money we leave behind, so why not use it to spread God’s Word.

Our Body

Our bodies are a prime example of how we are slaves to God. We don’t own ourselves, but are owned by God, first as His creation and second because we were purchased by the blood of Christ.

1 Corinthians 6:20 – “You are not your own, for you were bought with a price. So glorify God in your body.”

Our physical bodies are a key instrument in our service to God and in stewarding the gospel message.

In Life

While we have our health, we should care for it. As we get older, we experience the fallout of the curse to an increasing degree as our own bodies suffer the curse of sin. Younger people have a greater capacity to use their physical bodies in labor for God. Older individuals will be able to compensate for the loss of strength with wisdom gained from their years of service. However, eventually both the body and the mind will fade. In our effort to make the most of ourselves in service to our Master, caring for our bodies and our minds is a fundamental stewardship responsibility.

Healthcare – As with our finances, there may come a day when someone else needs to make healthcare decisions on our behalf. Out of the desire to have our bodies cared for well and out of love for those left in the position to make decisions on our behalf, we should take the time to plan ahead.

At Death

Funeral Planning – It may sound morbid to think about planning your own funeral, but for the believer, we can find comfort in knowing that we'll be with the Lord when this plays out. The time after a loved one's death can be a very emotional time for those left behind and also a time of vulnerability. Again, out of love and respect for those who will be left behind, take the time to make your wishes known so they aren't left with a burden or guilt as they are grieving your loss.

Conclusion

Let me summarize with a list of 5 ways that we can be good stewards of all that God has entrusted to us.

1. Recognize God as the owner of everything.

As a slave of Christ, we have been entrusted with authority over many things, but there is nothing that we possess that wasn't first given to us.

1 Corinthians 4:7 – “What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?”

If we fail to recognize His ownership of everything we'll quickly start to assume ownership for ourselves and seek our own glory instead of His. This is true with our bodies, our money and even with the results of the gospel if we're not careful.

2. Be obedient and faithful to Christ. A faithful steward will not live like the rest of the world that doesn't know or acknowledge Him as master. We've been entrusted with a great responsibility and true believers will be found faithful.

3. Be ready for Christ's return today, but also prepare in case He comes later than you expect.

He will return. Of that, we can be sure. If He comes during our lifetime, we want to be found faithful. However, we don't know the number of our days or the timing of His return, so we need to have a succession plan in place that will transfer our management responsibilities to others who also know God and will do the job well.

4. **Prioritize the gospel above all other stewardship responsibilities.** The gospel is our most valuable gift and every other resource should be viewed as a tool for us to use in our stewardship of the gospel. That could be in the way that we raise our children, take care of our bodies or manage our finances.

5. **Strive to hear the words “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.”** There is no better prize in all the world than being adopted into God’s family. We are “heirs of God and fellow heirs with Christ.” Let that serve as your assurance and the motivation for living faithfully for the Lord.