**1. Motivate**

When you see a sermon title announced that contains the word “stewardship”, what does that suggest to you?

* a new capital campaign
* tithing
* we need a new building
* they want to replace the pews
* we need a new piano
* the kids’ program needs a new playground
* we need to give more to missions
* they are going to take pledges for something

**2. Transition**

Today we are going to look at the concept of stewardship.

We will see that it is more than how we use our money.

It is the management of everything that God brings into the life of a believer

**3. Bible Study**

3.1 God Is the Owner

Listen for who owns what.

"The earth is the Lord's, and everything in it, the world, and all who live in it." (Psalm 24:1) "To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it." (Deuteronomy 10:14) "Who has a claim against me that I must pay? Everything under heaven belongs to me." (Job 41:11) For every animal of the forest is mine, and the cattle on a thousand hills. Psalm 50:10 (NIV)

List what the verses say belong to God.

* the earth, everything in it, all who live in it (us), heavens, everything under heaven
* every animal, cattle on 1000 hills

If all “our” time, treasure, and talent belong to God, that makes us “stewards”. What are some synonyms of “steward”?

Keeper

curator

Note: in this context, as stewards we are NOT the owner

Superintendent

Supervisor

Guardian

Manager

In what ways do we too often squander or mismanage each of these resources which God owns?

|  |  |  |
| --- | --- | --- |
| Time | Treasure | Talent |
| * television * gabbing on the phone * surfing the net * Facebook * watching sports * entertainment | * making sure we have the latest phone/car/computer * making sure we have the biggest TV/home/pickup * spending on entertainment * travel | * involved in music just to be popular, famous * use talents to make more money * not even use the talent God has given * scared you might fail so just ignore the talent |

How does a healthy view of your being a steward of what God owns draw you closer to God?

* you are dependent on Him
* you are trusting Him for sufficient resources (time, treasure, talent)
* you realize the resources God gives are to be used for His Kingdom/rule
* you use your resources to glorify God
* as you serve, you are declaring God’s worth – He is worthy to be honored by your use of His resources

We so often stress daily reading and applying God’s Word to our lives. How would that practice make you more aware that God is the owner of all we have?

* God created all these things
* we learn that God gives people skill and wisdom to serve Him
* we see counter examples of people who ignored God’s provisions – and the results of that rebellion
* when people cry out to God, He supplies what they need
* in that context we realize we do not have the resources to survive
* we need what God graciously provides

3.2 Be A Responsible Steward

Listen for how Joseph was responsible.

Genesis 39:3-6 (NIV) 3 When his master saw that the LORD was with him and that the LORD gave him success in everything he did, 4 Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. 5 From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field.

What responsibilities was Joseph entrusted with, and how did he handle them?

* became Potiphar’s attendant
* he was in charge of the household
* he was entrusted to care for everything Potiphar owned

What did Potiphar observe/perceive about Joseph?

* saw the Lord was with him
* saw the Lord gave Joseph success in all he did
* Joseph found favor in Potiphar’s eyes
* the blessing of the Lord was even on Potiphar

What principles of stewardship can we derive from Joseph's actions in Potiphar's household?

* faithful
* hard working
* trusted
* Joseph was blessed of God in his responsibilities – implies Joseph’s trust and obedience of God

In general, what further characteristics about someone suggest they are good stewards?

* stable personality
* capable with job responsibilities
* “self-starter”
* can be trusted, has integrity, honest, trustworthy
* problem solver
* not easily rattled
* attitude of trust towards God

3.3 Held Accountable for Our Stewardship

Listen for who was a good steward.

Matthew 25:14-18, 21 For it is just like a man about to go on a journey. He called his own servants and entrusted his possessions to them. 15 To one he gave five talents, to another two talents, and to another one talent, depending on each one’s ability. Then he went on his journey. Immediately 16 the man who had received five talents went, put them to work, and earned five more. 17 In the same way the man with the two earned two more. 18 But the man who had received one talent went off, dug a hole in the ground and hid his master’s money…21 His master said to him, “Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things.”

What was expected of the servant/stewards?

* invest the money
* use it wisely to accomplish something for the master
* don’t lose it … don’t blow it on foolish purchases

What happened to the servant/stewards who invested and showed a return?

* Master said, “well done, my good and faithful servant”
* invited him to celebrate
* declared the man would receive even more responsibilities

What happened to the “wicked and lazy” servant?

* his portion was taken away from him and given it to a wiser servant
* thrown into outer darkness (separate from everyone)
* weeping and gnashing are promised

We have said that the resources God has entrusted to us include time, finances, and skills or abilities.

* Remember that these things **belong to God**
* Just like the man in the story, He has left them with us to invest and bring an increase.

Why/how are we tempted to act like the servant who buried his bag of gold?

* laziness
* inertia
* we think we have nothing to contribute
* we might think we are too old
* at this point in our lives we’ve done all the investing of our resources we can do
* selfishness, greediness with our finances
* poor management of our resources (time, finances)

At our stage of life, in what way might we be able to invest the resources God has entrusted to us? What kinds of investments does He intend for us to make with *His resources*?

* prayer support for one another, for the church, for missionary work
* financial support for a variety of ministries
* time and skills for Operation Christmas Child – shoeboxes filled with gifts for children who will also receive Gospel presentation and training
* model the Christian life for grandchildren
* mentoring young adults
* volunteer for church tasks (greeter, visitation, kids classes …)
* give of finances to kingdom ministries
* invest our time and skills in the Great Commission – taking the Gospel message to people who have never heard
* use our spiritual gifts to minister to members of the Body of Christ, the Church