

BaptistWay Press® Adult Online Bible Commentary

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Studies in 14 Habits of Highly Effective Disciples

Lesson 11

Stewardship

Focal Text

Deuteronomy 8:10-18; Matthew 25:14-30

Background

Deuteronomy 8:1-20; Matthew 25:1-46

Main Idea

Disciples are faithful stewards of all God has entrusted to them.

Question to Explore

Am I a faithful steward of all God has entrusted to me?

Quick Read

Everything has been given to us by God as a stewardship. Someday it will be returned to him, and we will be held accountable for what we did with it.

Introduction

One of my friends told me that IBM stands for “I’ve Been Moved.” Military families, too, used to move often. My father served in the United States Air Force for twenty-eight years. More than once we left a new place one year after we arrived.

When we moved back to Germany for a second four-year term, dad gave a speech to prepare our family. He noted that there would be challenges at the junior high and high school we would attend. Then he encouraged us to remember who we were and to seek out the very best in our new situation. He said, “At your new schools you will be able to find anything good or bad that you choose. So consciously choose the best.”

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In the book of Deuteronomy, which means, “Second Law,” Moses prepared the tribes of Israel with powerful sermons about how God’s people could choose the very best in their new lives in a new land. Moses understood that the Promised Land was a prepared place for a prepared people. God wanted to make his people ready to receive his good gifts. Israel spent forty years completing a journey which could only have taken eleven days (Deuteronomy 1:2). Just before they entered the land, Moses preached to prepare the people to receive God’s promises. Deuteronomy records those sermons.

First, Moses repeated the Ten Commandments. Then he taught them the “Shema” or “Hear O Israel . . .” God wanted his people to love him with their all – all their hearts, souls, and strength. They would integrate faith in their everyday lives: as they walked and talked, went to sleep and awakened. At all times, God wanted them to teach his law to their children. God would deliver the nations into his people’s hands even though they were not as strong. Most of all, Moses reminded them not to forget the Lord. “Remember,” Moses said, “that the Lord your God is bringing you into a good land” (Deut. 8:1-9).

Commentary

The Test of Prosperity (Deuteronomy 8:10-18)

How do we counteract the tendency to forget God? First we give him thanks and praise him for his abundant kindness. The Promised Land contained significant natural resources to sustain the lives of God’s people. Prosperity pulls us gravitationally toward pride. Bob Russell said, “It is a rare person who, when his cup frequently runs over, can thank God instead of complaining about the limited size of his mug!”¹ When things go well, we may wrongly believe that we have paid our dues and earned our lot in life.

Moses reminded the Israelites that God had brought them out of slavery and sustained them in the wilderness. Even the manna was a reminder that the Israelites could not provide for themselves. Water sprang from a rock. All of this tested the Israelites and created humility. One of my professors in college lamented that one of his children was rebelling against him. He wept as he said in class, “My child wants to be so independent, but in reality he is so utterly dependent.” This is also our story and we do well to remember it.

Our self-talk tells us a great deal about what we believe. Moses warned the people about saying to themselves, “My power and the strength of my hands have produced this wealth for me” (Deut. 8:17). How will we handle the relative prosperity of our day? The Texas economy remains strong, producing many jobs. Personal income is climbing along with the stock market.

Offering thanks to God counteracts our pride. Sharing with others enables us to use God’s gifts to help those in need. Moses’ words remind us of Jesus’ teaching in Luke about the man whose wealth overflowed (Luke 12:13-21). Like the Israelites, the barn

builder talked to himself and took credit for his possessions. There was only one solution. He needed larger containers. So he tore down his barns and built new ones and told himself it would never end. That very day he died, never enjoying the bountiful possessions he had stored up.

Self-storage units proliferate in our world. Our homes and apartments can no longer contain our stuff. We store things which we may never use again. Television producers have even made television shows about people bidding on items which people have forgotten and abandoned in storage units. We were watching one of these shows when our newly adopted daughter realized the theme of the series, and remembered that her birth family had lost all of their possessions because they did not pay the storage rent or retrieve their possessions.

The complexion of the conversation changed as she walked quietly from the room. Eventually, we may all forget our most treasured possessions in this life. But let us not forget the God who gave us life, abundant and eternal. Our lives do not finally consist in the abundance of our possessions (Luke 12:15). God alone grants us gifts and abilities and health to work and earn our living. He gives us these abilities as part of his covenant of kindness to us (Deut. 8:18). Possessions carry a substantial risk. We may lose not only our stuff, but also our souls (Matthew 16:26).

Matthew goes on to remind us that discipleship, by design, cuts across every dimension of our lives. This truth rules out the compartmentalization of life so common in our culture. In God's kingdom, we are not owners but stewards who take what God gives us and multiply it for his glory.

Risky Faithfulness (Matthew 25:1-30)

In three consecutive parables, Jesus spoke about the kingdom of heaven – not just the place we call heaven, but the rule of heaven come down to earth. In the first parable he told his disciples to keep watch because they did not know when the Lord would return (Matt. 25:1-13). In this second parable also, the Lord returned and settled accounts with his servants. Before he left on a journey, the master entrusted his possessions to three servants. Two did well by growing their master's possessions. The other acted out of fear and hid the talent in the ground. Ultimately he was judged for misunderstanding the master and not multiplying the gift given to him (Matt. 25:14-30).

Jesus teaches his disciples that we are stewards, not owners of God's gifts. How will we use the possessions God gives us to give him the greatest glory? The same God who gave us gifts will also settle accounts with us. There is no time to waste. We must immediately put them to work.

Here is the key: our greatest possession is not our 401K or our IRA's or our bank accounts or homes or cars. The great treasure of our lives is the gospel of Jesus Christ.

God has entrusted it to us. What will we do with it? Will we ignore it? Or will we invest it for the kingdom?

Is it any surprise that our faithful God both requires and rewards faithfulness? The kingdom rewards risk. When we take the good news God has given us and invest it in the lives of others so that they come to know him, we will discover that our greatest, highest joy is not in God's provision but in his person!

God Gives Gifts: God Provides Us with Possessions (Matthew 25:14-18)

What we believe about God will inevitably be revealed in the way we live. What does this story teach us about God? He is a God who himself takes risks and rewards risks taken by us. The owner in the story is wealthy. He was going on a journey and he wanted his money to work for him while he was gone. So he gave to three of his slaves according to their dynamics – their power, or ability.

His instincts were right: he gave the two most capable servants five and two talents apiece. So how much is that? A talent was worth 5,000 - 6,000 denarii. A denarius was a day's wage. For example, if one worked 250 to 300 days a year, one talent would be worth about twenty years of income, or perhaps as much as one million dollars in today's terms.

Thus the first person received wages to pay one person for 100 years or \$5 million, the second for forty years or \$2 million and the third for twenty years. Clearly, this was no paltry sum. The owner took a risk. So did the heavenly Father. He never asks us as his disciples to do what he has not done. Simone Weil said, "Creation was the moment when God ceased to be everything so that human beings could become something."²

What has God entrusted to us in terms of time, talents, and treasures? How do we rightly offer our thanks for his gracious and bountiful provision? Did you read about the three roommates who bought a used couch for \$20 at the Salvation Army? Calli Guasti told reporters that she and her friends had purchased a well-worn couch and chair for \$55 at a Salvation Army thrift shop in March. They noticed the arm cushions were weirdly lumpy.

Then, one night in April, roommate Reese Werkhoven, opened a zipper on one arm and found an envelope. It contained \$4,000 in bubble-wrapped bills. Guasti, Werkhoven, and roommate Lara Russo opened the other arm zipper and started mining the treasure stashed inside. They counted it up: \$40,800. "We put it all on a bed," Guasti said. "We laid it all out and started counting. And we were screaming. In the morning, our neighbors were like, 'We thought you won the lottery.'"

Later that evening, however, Guasti found a deposit slip with a woman's name on it. Werkhoven called her the next morning. "She said, 'I have a lot of money in that couch and I really need it,'" Guasti said. They drove to the home of the woman. She cried in gratitude when they gave her the cash she had hidden away. The woman's family had

donated the couch to the Salvation Army while she was having health problems. Guasti said the three had considered the option of keeping the money, but decided they couldn't do that. "At the end of the day, it wasn't ours," Guasti said. "I think if any of us had used it, it would have felt really wrong."³

The greatest treasure of all is the gospel. What are we doing with it? Are we burying it or planting it in the lives of people, investing in the kingdom? Charles Haddon Spurgeon's grandfather reportedly said, "My grandson may preach the gospel better than I do, but he does not preach a better gospel than I do."⁴ The gospel is good. It works if we put it to work in our lives and the lives of others. It would be really wrong to refuse to share good news with others after we receive it for ourselves.

We Give an Account (Matthew 25:19-30)

Ability also comes with responsibility! God requires and rewards risk because he wants us to gain something good with his gifts. As in the previous story (Matt. 25:10), the owner returns. In this case it is after a long time. Peter reminds us that Jesus will return so we must not take his promise lightly (2 Peter 3:8-10).

When the owner returns he settles accounts with his servants. This takes the form of them explaining what they have done and returning the money. In the case of the first two, there is commendation and added opportunity to serve. In the case of the third there is condemnation and lost opportunity.

This is true accountability. Paul says in 1 Corinthians 3:13 that our work will be revealed by fire. In 2 Corinthians 5:10 he says, "For we must all appear before the judgment seat of Christ that each may receive what is due him for the things done while in the body, whether good or bad." Randy Alcorn wrote, "One day everyone must answer these three questions: Where did it all go? What did I spend it on? What has been accomplished for eternity through my use of all this wealth?"⁵

Those who multiplied the master's investment received greater opportunity. First, we notice they did it immediately (Matt. 25:16). They were on it because there was no time to waste. They did not know when the master would return, so they went to work. Second, both servants were commended as being faithful and good (Matt. 25:21, 23). They were not responsible for whether they had little or more, but only that they had worked with what they had. Risk takes faith, so those who risk are faithful!

In the recent movie *The Monuments Men*, the story is told of the special troops dispatched to Europe near the end of World War II to find and redeem great works of art which had been stolen. One man gave his life trying to save a work of art. Cate Blanchette plays a character named Claire Simone who in her own way resisted the evils of war by cataloguing the artworks in hopes that someday they might be redeemed and restored.

By placing a seal on each work, she risked her own future for the sake of a better future for others. And for all the time before James Granger arrived, she kept working subversively and systematically, without any assurance that her work would ever be put to use. In a similar way, Christians live in territory occupied by the Enemy.

It's tempting to give up hope that our work for Christ—our small deeds of compassion and kindness, our faithfulness to our families and jobs and churches—will come to anything. But unlike Claire, Christians have an assurance of hope. Christ's resurrection guarantees our future. Our service to Christ may feel insignificant, and yet Claire exhibits for Christians an inspiring example of how to live faithfully in enemy-occupied territory. The good we do is not wasted or forgotten.

Just so, in Jesus' story, both servants were rewarded with greater opportunity (Matt. 25:21, 23). Michael Green observes the parallel with exercise.

If we develop our muscles, our reward is that we can carry heavier burdens and still feel good. To those who have more, more is given (v. 29). And if we lie in bed and do nothing, atrophy takes over and we find we can do less and less.⁶

This warns us against spiritual sloth in the strongest terms.

What is our reward for using God's gifts wisely? He gives us greater opportunities as well as his blessing and approval: come you *good* and *faithful* servants. In the kingdom of heaven, faithfulness with opportunity leads to greater opportunity. Even better, faithful stewards strengthen their relationship with the Master as we hear in the invitation, "Enter the joy of your master."

Both servants enjoyed a relationship with their master – they entered his joy. They were not on the outside looking in, but in communion with their master. For this God created us: that his joy might be in us and that our joy might be full. This opens a window into the heart of discipleship. Henry Blackaby says,

Discipleship is personally transferring the full dimensions of your relationships with Christ to the person you are walking with. It is not the imparting of spiritual disciplines as much as it is acquainting another with a Person you love.⁷

When we take the good news God has given us and invest it in the lives of others so that they come to know him, we will discover that our greatest, highest joy is not in God's provision but in his person!

The one who misused the master's investment, lost both opportunity and joy (Matt. 25:24-25). When we misuse the life God has given us we suffer great and irretrievable loss. The third servant does not act with urgency, but buries it in the ground. The book of Proverbs says much about the sluggard. He lives in fear of an imaginary lion in the street;

he turns on his bed like a hinge; he puts his hand in the bowl of food but is too lazy to lift it out (Proverbs 26:14-15). A.T. Robertson wrote, “Doing nothing is doing harm.”⁸

Only when we recognize God’s worth do we receive worth in our lives. Consequently, the third servant gained no value for his master and he himself became worthless. In fact he is called “wicked.” He didn’t steal his master’s money, he stole his time.

The longer I live, the more aware I become that sin is such a cosmic waste of time. Thoreau reportedly said, “As if we could kill time without injuring eternity.”⁹ This servant is separated from his master. There is darkness and sadness for the ones who miss the chance to magnify the worth of the Master.

Tom Long argues that the third servant has an entirely wrong perception of the master. Is he hard? Is he really evil? No. He has been amazingly generous and patient.

The story is not about a generous master suddenly turning cruel and punitive; it is about living with the consequences of one’s own faith. If one trusts the goodness of God, one can boldly venture out with eyes wide open to the grace in life and can discover the joy of God’s providence everywhere. But to be a child of the generous, gracious, and life-giving God and nonetheless to insist upon viewing God as oppressive, cruel, and fear-provoking is to live a life that is tragically impoverished. Indeed there is a kind of theological economy at work. For those who live in the confidence that God is trustworthy and generous, they find more and more of that generosity; but for those who run and hide under the bed from a bad, mean, and scolding God they condemn themselves to a life spent under the bed alone quivering in needless fear.¹⁰

Conclusion

Bob Benson’s son played a small role, a bit part in an elementary school play. The boy had hoped for better things but he only had two lines close to the end of the whole production. Benson wrote in his journal: Mike wasn’t a star by any means but he waited faithfully and when his moment came he was ready. He said his lines and he said them well – not too soon, not too late, not too loud, not too soft, but just right.

Then Benson said,

I am just a bit player too, not a star in any sense of the word, but God gave me a line or so in the pageant of life and when the curtain falls and the drama ends and the stage is vacant at last, I don’t ask for the critic’s rave or fame in any amount. My only hope is this – that I can hear from afar the voice of God saying, “He said his lines and he said them well – not too soon, not too late, not too loud, not too soft. He said his lines and he said them well.”¹¹

Let us be faithful like our God who is always faithful!

Meet the Writer: Dr. Duane Brooks

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Duane was called to preach while in middle school in Germany and ordained in Great Falls, Montana. He has served as pastor in four Texas Baptist churches - New Hope Baptist Church in Cedar Park, Williams Creek Baptist Church in Mart, and Pleasant Grove Baptist Church in Rosebud. Duane and his wife, Melanie, have two sons, Graham and Chase, and a daughter, Casey.

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¹ Robert Russell. *Jesus, Lord of Your Personality: Four Powerful Principles for Change* (New York, NY: Simon and Schuster, 2010), 16.

² John Claypool. *Stories Jesus Still Tells* (Cambridge, MA: Cowley Publications, 2007), 39.

³ Michael Hill, AP Reporter for the Dallas News, May 15, 2014.

⁴ <http://wholesomewords.org/biography/biorpsurgeon.html>. Accessed 8/1/14.

⁵ Randy Alcorn. *Money, Possessions, and Eternity* (Wheaton, IL: Tyndale, 2003), 8.

⁶ Michael Green. *Matthew* (Leicester, England: Inter-Varsity Press, 1988), 262.

⁷ Henry Blackaby. *Experiencing God Day-By-Day: Devotional* (Nashville, TN: B&H Publishing Group, 2006), 124.

⁸ A. T. Robertson, *Word Pictures in the New Testament*, Volume 1, Matthew and Mark (Grand Rapids, MI: Baker Book House, 1930), 205.

⁹ Henry David Thoreau. *The Maine Woods: A Fully Annotated Edition* (New Haven, CT: Yale University Press, 2009), 20.

¹⁰ Tom Long, *Matthew* (Louisville, KY: Westminster John Knox Press, 1997), 282-83.

¹¹ Claypool, 52-3.