

Money and Possessions

Ownership: It All Belongs to God

Matthew 25:14-30

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Ownership: It All Belongs to God

Scripture

I am going to preach a two-week series on stewardship that I am calling “Money and Possessions.” This week’s sermon is titled, “Ownership: It All Belongs to God.” And next week’s sermon is titled, “Stewardship: It’s All Under Our Management.”

The text for this week’s sermon is Matthew 25:14-30. This is a parable of Jesus. It is actually part of a set of four parables given by Jesus to explain how and why his disciples should be prepared for his return at his second coming. The parables are the homeowner and the thief (24:42–44), the good and wicked servants (24:45–51), the ten virgins (25:1–13), and the talents (25:14–30).

The last of these parables—the parable of the talents (25:14–30)—is our text for today. The parable is about a man going on an extended journey who entrusts the management of his property to three servants. Two servants manage their master’s assets well, whereas the third servant does not.

So, let’s read Matthew 25:14-30:

¹⁴“For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷So also he who had the two talents made two talents more. ¹⁸But he who had received the one talent went and dug in the ground and hid his master’s money. ¹⁹Now after a long time the master of those servants came and settled accounts with them. ²⁰And 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.’ ²¹His 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.’²² 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.’²³ 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.’²⁴ 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,²⁵ so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’²⁶ 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?’²⁷ 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.²⁸ So take the talent from him and give it to him who has the ten talents.²⁹ 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.³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’ ” (Matthew 25:14-30)

Introduction

A man frantically rode his horse up to the famous preacher, John Wesley, shouting, “Mr. Wesley! Mr. Wesley! Something terrible has happened! Your house has burned to the ground!”

Thinking for a moment about what he had just heard, Wesley replied, “No. The Lord’s house burned to the ground. That means one less responsibility for me.”¹

A psychologist may say that Wesley was suffering from “denialism,” which is when a person denies reality to avoid the truth. But that was not the case with Wesley. He was actually affirming a

¹ Randy Alcorn, *Managing God’s Money: A Biblical Guide* (Carol Stream, IL: Tyndale House Publishers, Inc., 2011).

Money and Possessions

basic biblical truth—that everything belongs to God, and we are simply his stewards.

In our study of this week’s text—the parable of the talents in Matthew 25:14-30—I want to focus on the biblical truth that everything belongs to God.

Lesson

Matthew 25:14-30 teaches us that everything belongs to God.

Let’s use the following outline:

1. God Is the True Owner of All Assets (25:14)
2. God Trusts Servants to Manage His Assets (25:15)
3. God’s Will Is Final (25:19)
4. God Rewards Servants Who Prove Themselves Faithful (25:16-17, 20-23)
5. God Punishes Servants Who Prove Themselves Worthless (25:18, 24-30)

I. God Is the True Owner of All Assets (25:14)

First, God is the true owner of all assets.

Jesus said in verse 14, **“For it will be like a man going on a journey, who called his servants and entrusted to them his property.”** The **“it”** to which Jesus is referring goes back to verse 1 of this chapter, and it refers to “the kingdom of heaven.” Without getting too technical, “the kingdom of heaven” in this parable (and in the previous parable) refers to the visible church, the people who profess faith, the members of the church. In both parables, both genuine and counterfeit believers, true and false church members, are represented. We shall see this more clearly as the parable progresses.

So, in this parable, **a man**, later called “the master,” went **on a journey**. The text doesn’t say for how long; it could have been

many months, or even as long as a year. Prior to his departure, he **called his servants and entrusted to them his property**. His entire property, all his money and possessions, were entrusted to his servants.

The principle that I want us to understand from this is that God is the true owner of all assets. From Genesis to Revelation, the Bible emphasizes God's ownership of everything. Just let these verses sink in:

- Psalm 24:1 (*NIV*): "The earth is the Lord's, and everything in it, the world, and all who live in it."
- Deuteronomy 10:14: "Behold, to the Lord your God belong heaven and the heaven of heavens, the earth with all that is in it."
- Leviticus 25:23 (*NLT*): "...for the land belongs to me. You are only foreigners and tenant farmers working for me."
- 1 Chronicles 29:11–12a: "Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O Lord, and you are exalted as head above all. Both riches and honor come from you, and you rule over all."
- Job 41:11: "Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine."
- Psalm 50:10–12: "For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. If I were hungry, I would not tell you, for the world and its fullness are mine."
- Haggai 2:8: "The silver is mine, and the gold is mine, declares the Lord of hosts."

Every page of God's Word shouts out that God is the true owner of everything. And, search as carefully as you might, you will not find a single verse in the entire Word of God to suggest that God has surrendered his ownership of everything to us at all.

But, someone may think, “Well, at least I own myself.” Not so fast! God says in 1 Corinthians 6:19–20, “You are not your own, for you were bought with a price.”

God doesn’t just own the universe and everything in it. He owns you and me too. If we are his children, we are twice his—first by creation, and second by recreation (that is, salvation).

We will never get money and possessions right—really, all of stewardship—until we consciously affirm, believe, and live in light of the truth that God is the true owner of all assets.

II. God Trusts Servants to Manage His Assets (25:15)

Second, God trusts servants to manage his assets.

Jesus went on to say in verse 15, **“To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.”** The number of **talents** given to each servant has no significance in and of itself; it simply illustrates a wide range of responsibilities, from very high and demanding to low and relatively easy. Jesus has entrusted to members of the visible church various gifts and resources, which we are to manage on his behalf. These gifts and resources refer not only to money and possessions, but also to our time as well as to our gifts and skills. In other words, the assets that God entrusts to us are our treasures, time, and talents.

Jesus is emphasizing that every professing believer, every church member, is to manage what God has entrusted to him or her. Every member is at a different place in life, with different levels of treasures, time, and talents. Nevertheless, we are to manage every dollar of treasure, every moment of time, and every gift of talent with God in mind.

John Wesley, who affirmed it was God’s house that had burned down, posed four questions to help him—and us—decide how to spend money. Notice how the last three flow directly out

of the first one:

- In spending this money, am I acting as if I owned it, or am I acting as the Lord's trustee?
- What Scripture passage requires me to spend this money in this way?
- Can I offer up this purchase as a sacrifice to the Lord?
- Will God reward me for this expenditure at the resurrection of the just?²

Before going to Europe on business, a certain man drove his Rolls-Royce to a downtown New York City bank and went in to ask for an immediate loan of \$5,000. The loan officer, taken aback, requested collateral. The man replied, "Well then, here are the keys to my Rolls-Royce."

The loan officer promptly had the car driven into the bank's underground parking for safe-keeping and gave him \$5,000.

Two weeks later, the man walked through the bank's doors and asked to settle up his loan and get his car back. "That will be \$5,000 in principal, and \$15.40 in interest," the loan officer said. The man wrote out a check, got up, and started to walk away.

"Wait sir," the loan officer said. "While you were gone, I found out you're a millionaire. Why in the world would you need to borrow \$5,000?"

The man smiled. "Where else could I safely park my Rolls-Royce in Manhattan for two weeks and only pay \$15.40?"³

Let us pay attention to how we manage God's assets.

III. God's Will Is Final (25:19)

Third, God's will is final.

In verse 19, Jesus said, **"Now after a long time the master**

² Randy Alcorn, *Managing God's Money: A Biblical Guide* (Carol Stream, IL: Tyndale House Publishers, Inc., 2011).

³ See <https://www.preachingtoday.com/illustrations/2001/march/12918.html>.

of those servants came and settled accounts with them.” The exact length of time the master was gone is not stated. The implication is that he came back unexpectedly. The first order of business upon his return was to see how his servants had managed his assets, and so he **settled accounts with them.**

It is clear that the settling of accounts is in relation to how the servants managed their master’s assets. There is not going to be any bargaining or debating about how one has used the master’s assets. It will be clear to the master, and, frankly, it will be clear to the servant as well.

Many people have annual performance reviews for their jobs. There are all kinds of ways it is done. But, it usually involves some sort of evaluation by a supervisor with an employee. There is often a discussion about strengths and weaknesses. There may be goals set for improving areas in the coming year, and so on.

When we stand before God, we need to be aware that our performance is completed. We don’t get another chance to improve where we have been lacking. We don’t have another opportunity to do the things we should have done, and stop doing the things we should not have done. No. God will evaluate us, and what he says about us can never be changed or negotiated.

Let us never forget that God’s will is final.

IV. God Rewards Servants Who Prove Themselves Faithful (25:16-17, 20-23)

Fourth, God rewards servants who prove themselves faithful.

Jesus said in verses 16-17, **“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.”** After the master returned, Jesus said in verses 20-23, **“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.’ ”

Let me mention a two things. *First, there is no hint of pride in the achievement of each faithful servant.* Each servant consciously took what the master had entrusted to him and managed it as well as he could. They demonstrated the attitude that Jesus said every disciple has, “So you also, when you have done all that you were commanded, say, ‘We are unworthy servants; we have only done what was our duty’ ” (Luke 17:10).

And second, the reward of each faithful servant was similar. It was similar in terms of proportion to each’s ability. The actual reward was different for each, but the one with more responsibility received a reward proportional to his responsibility. Moreover, each servant received a second reward, when Jesus said, **“Enter into the joy of your master.”** The eternal reward of heaven and being with Jesus forever will be amazing. John MacArthur writes:

Of the many things heaven will be, it will not be boring. Our heavenly perfection, for example, will not be a matter simply of never making a mistake. Nor will it be always making a hole in one or a home run, as it were. Rather it will be a time of ever-expanding and increasingly joyous service, and the saints who then will serve the most and rejoice the most will be those who have served the Lord most steadfastly while on earth. Every soul in heaven will equally possess eternal life and will be equally righteous, equally Christlike, and equally glorious. Everyone will be equally perfect, because perfection has no degrees. The difference

Money and Possessions

will be in opportunities and levels of service. Just as the angels serve God in ranks, so will redeemed men and women, and the degree of their heavenly service will have been determined by the devotedness of their earthly service.

Heaven will not involve differing qualities of service, because everything heavenly is perfect. Everything done for the Lord will be perfectly right and perfectly satisfying. There will be no distinctions of superiority or inferiority, and there will be no envy, jealousy, or any other remnant of sinful human nature. Whatever one's rank or responsibility or opportunity, those will be God's perfect will for that individual and therefore will be perfectly enjoyed.⁴

This is what awaits those servants who prove themselves faithful in managing the assets that God has entrusted to them.

V. God Punishes Servants Who Prove Themselves Worthless (25:18, 24-30)

And finally, God punishes servants who prove themselves worthless.

Jesus said in verse 18, **“But he who had received the one talent went and dug in the ground and hid his master's money.”** Keep in mind that in the parable this servant represents a church member. This is someone who has professed faith in Jesus and has been received into church membership.

Jesus went on to say that when the master returned, the servant said, **“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”** (25:24-25). He produced absolutely nothing with the talent he had been given. He did nothing to manage God's assets of time, treasures, and talents. Moreover,

⁴ John F. MacArthur Jr., *Matthew*, vol. 4, MacArthur New Testament Commentary (Chicago: Moody Press, 1985), 104.

he portrayed the master as **“a hard man,”** further demonstrating a false allegiance by vilifying his master’s character. The servant represents the professing believer, the church member whose knowledge of God is wrong. In other words, although he professed a relationship with God, he really had no relationship with God. He was in fact an unbeliever.

That is why **his master answered him, “You wicked and slothful servant!”** (25:26a). And the master concluded his rebuke with these words, **“And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth”** (25:30). This false believer is cast into hell.

Friends, this is a dire warning from Jesus. He is saying that in the visible church there are those who think they are Christians, who think that they are on their way to heaven, when in fact at the judgment they will be cast into hell. And the distinguishing mark between true believers and false believers, between true Christians and false Christians, is in the way they manage God’s assets.

Someone may complain, “Pastor, you are teaching that we are saved by our works.” No, I am not. But, what I am teaching, based on what Jesus is teaching, is that a saving faith is a serving faith. If you are a true Christian, you will use your time, treasures, and talents to serve your Master. But, if you are not a true Christian, you will find all kinds of excuses not to give your money, not to serve in the church, and not to give your time to God.

Conclusion

Therefore, having analyzed Matthew 25:14-30, let us acknowledge that everything belongs to God.

Romans 14:12 says, “So then each of us will give an account of himself to God.” One day, you and I will have to answer this question, among others: “How did I manage God’s assets?” Amen.

Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church
is:

*To bring people to Jesus Christ
and membership in his church family,
develop them to Christlike maturity,
equip them for their ministry in the church
and life mission in the world,
in order to magnify God's name.*

Sermons by Rev. Freddy Fritz

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be found at:

1. www.tampabaypresbyterian.org/sermons.
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