

# Stewards by God's Design: The Three R's of the Christian Steward

## *Relationships – Responsibilities – Resources*

### The Resource of Talents

Goal: That participants would recognize and use the talents and abilities that God has entrusted to their care as good stewards of God's varied gifts.

Introduction: Ask participants to share their response to the following question, "If you could have one talent, ability, or skill that you currently do not possess what would it be?"

In his book, *Adventures in Christian Stewardship*, R. C. Rein writes, "People, as they come into the world, are endowed by God with many natural talents, or gifts. They have a body and a soul, reason and senses. In addition, thought in varying degrees, God endows each individual with special skills and abilities."

All such talents are special gifts of God. None of us acquires them of himself or herself, for we brought nothing into the world. Jesus tells the Parable of the Talents in Matthew 25:14-30.

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

What do we learn in the following verses about the gifts God entrusts to our care?

Matthew 25:14	The property entrusted to the servants belonged to the owner.
Matthew 25:15	He distributed property to each according to their ability to manage it.
Matthew 25:16-17	The servants with five and two talents worked to increase their talents.
Matthew 25:18	The servant with one talent buries it.
Matthew 25:19	The master holds the servants accountable for their stewardship.
Matthew 25:20-23	The faithful servants are commended and rewarded for their stewardship.
Matthew 25:24-28	The slothful servant is criticized and punished for his stewardship.
Matthew 25:29-30	God expects and rewards multiplication of the assets He entrusts to us.

Answer: We learn, as Waldo Werning suggests, several principles about our stewardship in this parable:

1. The goods entrusted and committed to the servants belong to the Lord so they may work for Him. The servants are but managers and caretakers (stewards) of what He gives.
2. The amount of goods or talents entrusted to each servant was determined solely by the ability which each had (which is also given by God). God, the Giver, will entrust to us that which is in our ability and not beyond it. God is the Owner and has the right to recover what He has given us to manage.
3. Each manager is given full responsibility in handling the goods turned over to him; thus, we have a decision to make how the talents or goods are to be used.
4. Each steward was required to give a strict account of how he handled his master's goods. Although the time of the accounting is uncertain, the accounting is certain.
5. Each servant was required to show a distinct gain. God expects returns on His loan of talents and gifts to us in the form of dividends and interest through our use. He wants His abilities and money in circulation, not stored, hoarded, or unused.

Werning concludes, "The same reward and commendation were given to the servants who produced. Indeed, He gave advancement and increased gifts because they were faithful and dependable. God uses talents and money to develop our trustworthiness, to prove His love and to demonstrate all His power over the world, so that we may share in His joy...The servant who refused to use the one talent given him suffered two penalties: he lost the talent he had, and he was thrown out in disfavor with the master. God thoroughly disapproves of laziness; He expects multiplication of the assets He leaves us, not just maintenance." Pages 80-81

God entrusts us with temporal abilities and skills.

Genesis 4:2

*Again, she gave birth to his brother Abel. And Abel was a keeper of flocks, but Cain was a tiller of the ground.*

Cain and Abel were farmers and shepherds. Occupations, whatever they may be, require certain skills and abilities.

Exodus 35:30-35

*Then Moses said to the people of Israel, "See, the Lord has called by name Bezalel the son of Uri, son of Hur, of the tribe of Judah; and he has filled him with the Spirit of God, with skill, with intelligence, with knowledge, and with all craftsmanship, to devise artistic designs, to work in gold and silver and bronze, in cutting stones for setting, and in carving wood, for work in every skilled craft. And he has inspired him to teach, both him and Oholiab the son of Ahisamach of the tribe of Dan. He has filled them with skill to do every sort of work done by an engraver or by a designer or by an embroiderer in blue and purple and scarlet yarns and fine twined linen, or by a weaver—by any sort of workman or skilled designer.*

This passage notes the importance of intelligence and knowledge for craftsmanship in various trades.

1 Samuel 16:16-18

*Let our lord now command your servants who are before you to seek out a man who is skillful in playing the lyre, and when the harmful spirit from God is upon you, he will play it, and you will be well." So Saul said to his servants, "Provide for me a man who can play well and bring him to me." One of the young men answered, "Behold, I have seen a son of Jesse the Bethlehemite, who is skillful in playing, a man of valor, a man of war, prudent in speech, and a man of good presence, and the Lord is with him."*

Musical ability is something God gives some and not others.

Isaiah 41:6-7

*Each one helps his neighbor  
And says to his brother, "Be strong!"  
So the craftsman encourages the smelter,  
And he who smooths metal with the hammer encourages him who beats the anvil,  
Saying of the soldering, "It is good";  
And he fastens it with nails,  
So that it will not totter.*

We are to encourage one another in the use of various crafts and skills. What are some ways we can do that?

What other kinds of abilities and skills does God provide for our world today?

Answers will vary. Examples include technological skills, medical skills, engineering skills, etc.

God entrusts us with spiritual gifts to use to His glory and for His purposes.

1 Corinthians 12:1-11

*Now concerning spiritual gifts, brothers, I do not want you to be uninformed. You know that when you were pagans you were led astray to mute idols, however you were led. Therefore I*

*want you to understand that no one speaking in the Spirit of God ever says "Jesus is accursed!" and no one can say "Jesus is Lord" except in the Holy Spirit. Now there are varieties of gifts, but the same Spirit; and there are varieties of service, but the same Lord; and there are varieties of activities, but it is the same God who empowers them all in everyone. To each is given the manifestation of the Spirit for the common good. For to one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, to another faith by the same Spirit, to another gifts of healing by the one Spirit, to another the working of miracles, to another prophecy, to another the ability to distinguish between spirits, to another various kinds of tongues, to another the interpretation of tongues. All these are empowered by one and the same Spirit, who apportions to each one individually as he wills.*

Note here the various types of spiritual gifts God has given throughout the centuries.

Romans 12:6

*Since we have gifts that differ according to the grace given to us, each of us is to exercise them accordingly: if prophecy, according to the proportion of his faith;*

We have different gifts given to us by God's grace. We are to make use of them to give the glory to God and not to ourselves.

2 Peter 1:3-8

*His divine power has granted to us all things that pertain to life and godliness, through the knowledge of him who called us to his own glory and excellence, by which he has granted to us his precious and very great promises, so that through them you may become partakers of the divine nature, having escaped from the corruption that is in the world because of sinful desire. For this very reason, make every effort to supplement your faith with virtue, and virtue with knowledge, and knowledge with self-control, and self-control with steadfastness, and steadfastness with godliness, and godliness with brotherly affection, and brotherly affection with love. For if these qualities are yours and are increasing, they keep you from being ineffective or unfruitful in the knowledge of our Lord Jesus Christ.*

This passage lists those things we as Christian stewards will strive to have active in our lives so that we are faithful, wise, and fruitful stewards.

How do you determine what spiritual gifts God has given you?

Answer: Search the Scriptures, try out various gifts, take a spiritual gifts inventory and talk to your pastor to get his input into how spiritual gifts can be determined.

Waldo Werning suggests the following procedure, as one possibility, in his book, *Christian Stewards Confronted and Committed*:

1. Explore the possibilities by studying the Bible (read especially Romans 12, 1 Corinthians 12, and Ephesians 4), learning your church's position, reading extensively, getting to know

gifted people and making gifts a matter of discussion with others. Explore various gifts through watching and helping those who exercise their gifts. Survey your opportunities and list them in writing. Pray for God's guidance.

2. Experiment with as many as you can. Obviously, there are some spiritual gifts which do not lend themselves easily to experiment, so care must be taken. Volunteer to assist someone working in an area of your interest. Do something caring and helpful.
3. Examine your feelings. Find out when you like and enjoy doing. Feelings are important, but they are not infallible. Inventory your interests, abilities, and experiences.
4. Evaluate your effectiveness. If you experiment with a gift and consistently find that what it is supposed to do doesn't happen, you probably have discovered a gift that God has not given you. If you become effective in it, you can take the next step.
5. Expect confirmation from the body. If the church recognizes your gift, be confident that you have found it. If no one else in your church thinks you have it, you probably don't. Pray, asking God to help you. Be open to the Holy Spirit's direction, through His Word and through others. Page 85

What do the following passages say about talents?

1 Corinthians 12:11

*All these are empowered by one and the same Spirit, who apportions to each one individually as he wills.*

All talents and abilities and skills come from God. He gives these to His children as He sees fit.

1 Corinthians 7:7b

*But each has his own gift from God, one of one kind and one of another.*

We each have a gift from God. Our responsibility is to find out what that gift is and use it to God's glory.

Ephesians 4:11-13

*And he gave the apostles, the prophets, the evangelists, the shepherds and teachers, to equip the saints for the work of ministry, for building up the body of Christ, until we all attain to the unity of the faith and of the knowledge of the Son of God, to mature manhood, to the measure of the stature of the fullness of Christ,*

These talents, abilities, and skills are to be used for others so that the body of Christ is built up.

As stewards by God's grace, we are accountable to God for how we manage the talents and abilities He entrusts to our care.

Romans 14:12

*So then each of us will give an account of himself to God.*

Ask participants how this accountability impacts their use of talents and abilities.

Answers will vary. It should, because of God's love for us in Christ, motivate us to use everything God entrusts to our care to the fullest extent—all for His glory.

Close the session by reading and discussing the four principles listed on the left side of the page:

1. God has made us and redeemed us.
2. God owns all things.
3. God meets all our spiritual and material needs.
4. He gives us possessions to be administered for Him.

Ask: How do each of these principles impact how we manage the talents, abilities, and skills that God entrusts to our care?