

God's Investment  
Matthew 25:14-30  
August 9, 2020

Have you noticed we are bombarded with warning signs and messages? When you purchase any product, it comes with a user instruction as well as warnings, warnings about mishandling the product, warnings about small children playing with plastic packing materials. Even when you buy a medication, it comes with warnings about side effects and possible overdose. We see warning labels everywhere. These warnings are designed to make us aware of potential dangers that could bring us harm.

However, have you ever seen a warning message on a dollar bill or a hundred-dollar bill, or a bank deposit slip, or on a credit card? You won't find any warning message about the danger that money can bring us. Have you ever thought about the danger of money or love of money?

The Bible gives a lot of warnings about it.

“The love of money is a root of all kinds of evil” (1 Timothy 6:10).

“Whoever loves money never has enough; whoever loves wealth is never satisfied with their income” (Eccl. 5:10).

“He who trusts in his riches will fall; but the righteous will flourish like the green leaf” (Proverbs 11:28).

“Your money flies away before you know it, just like an eagle suddenly taking off” (Proverbs 23:5).

Do these warning apply to us? Of course, they do. They do because we love money, we care about money. Money is important to most of us, if not all. There is hardly anyone who doesn't need it or want it. Without money, we cannot get what we need on a daily basis.

Did you know that 91% of Americans earn more money than ever before? At the same time 66% of Americans are more worried about their finances now than ever before. In other words, with a higher income than ever before two-third of American adults worry about their finances more now than ever before. Is this because of our greed? We love money so much that we never have enough? The more we have, we crave even more? We become very protective of it.

The fear of not having enough obviously affects people's giving. An average Christian in America gives 1.5 to 3.5% of their income to their church and religious causes. Only 3% of Christians actually tithe their income; that is giving 10% of their income or more. According to one study, on any given year 30-50% of regular church attendees give nothing to church and religious causes.<sup>1</sup>

All of these indicate how strong our attachment is to material possessions. You know, the Bible talks a lot about the things that affect our relationship with the Lord. For example, the Bible talks a lot about prayer, because prayer is very important in our relationship with the Lord. In fact, there are about 500 Bible verses about prayer but do you know how many Bible verses are related to money and possessions? I haven't counted them, but the people who did say that it is over 2,350 verses. That is more than four times the verses that are related to prayer, actually, almost five times more.<sup>2</sup>

Why are so many verses related to money and possessions? Because they are important to us and our attachment to them is very strong. How we accumulate wealth, how we allocate it, and how we utilize it are all very important. They are important because they are directly related to our values. Jesus said, "Where your treasure is, there your heart will be also."<sup>3</sup> By examining how you use your money, you can pretty much tell what your value really is, what is really important to you. Whatever is important to you, that is where you will spend the most.

Many people are under financial bondage, regardless of their assets and income. What I mean by this is that the people who are financially independent, the people who have enough income from their investments to pay for all their living expenses without depending on their job, can still be under the financial bondage. If they are enslaved by the love of money, then the money has become their master.

This is why King Solomon said, "Whoever loves money never has enough of it."<sup>4</sup> The more you love money, the more you want to accumulate.

We need to have a proper perspective on our possessions.

First of all, our possessions are God's gift. You may think you have earned your money by your hard work, by your diligence, by your creativity, and by the

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<sup>1</sup> James Merritt, from his sermon, "Myth About Money". He quoted this from *Stewardship Matters*, Volume 2.

<sup>2</sup> Ibid.

<sup>3</sup> Luke 12:34.

<sup>4</sup> Ecclesiastes 5:10.

good work that you do. I am sure all of that contributed to your accumulation of assets. No doubt about it? But is it all because of your hard work and your ability? Who gave you that job? Who gave you the ability to learn the skills to do your job? Who gave you the health to perform that job? Who protected you from all harm so that you could continue to do your work? God did. God gave you the ability. God gave you the opportunity. God gave you the health. God provided the protection. When you think about it in this way, you realize that all your possessions are God's gift. Actually, it is God's investment in you.

One thing we need to realize is that we must love the giver of the gift more than the gift itself. If we love the gift too much, we may forget the giver of the gift. C.S. Lewis once said, "One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give, and you don't realize your need for God. If everything seems to come simply by signing checks, you may forget that you are at every moment totally dependent upon God."<sup>5</sup>

He is right. If we solely depend on the power of money, money becomes our god. and we don't feel that we need God. We feel we need money; not God. That is the danger. We must realize that our possessions are God's gift.

Second, our possessions are not only God's gift; but it is his investment in us. God expects us to manage it well.

The parable talks about three servants in whom the master had invested. Each received a different amount of investment and each servant managed it differently. Two of them invested according to their abilities, and grew the investment. One did not. The one who did not, did not waste the master's investment but he wasted his time and ability by doing nothing. The master called that "wicked and lazy."

This parable teaches us that we need to manage God's investment wisely. This means at least two things. One, God expects us to be thrifty. He does not want us to be wasteful. He wants us to be generous but not wasteful. Two, God expects us to use his investment for others as well as for ourselves. Whether his investment in us is brilliance or specific ability, or inheritance from parents or unexpected fortune, he wants us to use it for ourselves as well as for others. Whatever God's investment may be we need to manage it wisely to make it grow and use it, not just for ourselves, but also for others. This principle applies to all

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<sup>5</sup> Cited by Bill Bright, *Red Sky in the Morning*, p. 92.

our assets, whether that is a skill, brilliance, beauty, or monetary possession. Make it grow and make it better. Use it for yourself and others.

Third, our possessions are to be used for God's purpose and for his glory. One of the ways we do this is through our tithing and offerings. It is the biblical principle that tithes, ten percent of our income, is to be brought to God's house. That is not my word. That is God's word. God said, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have enough room to store it."<sup>6</sup> That is the promise God gave us.

But as I said earlier, the statistics show that only a small portion of Christians actually tithe. Why is that? What would be the reason for it? Would it be that most of Christians don't believe God's promise on tithes? I wonder if the reason why they don't test him in this is because they are afraid that they may not get it back. In other words, they don't believe God's promise.

Tithing is not a financial matter; it is a spiritual matter. It is a faith matter. Tithing is not God's way of getting something from you; it is God's way of giving you his blessings but let me be clear. You don't tithe to get God's blessing. You tithe to be obedient and to be faithful to the Lord, and the result of it is his blessing. The blessing should not be your intention. The obedience to the Lord and the expression of your love for the Lord must be your intention for your tithing. And its result is God's blessing.

The important thing about tithing is that it teaches us to put God first in our lives. You don't tithe for God's sake; you tithe for your sake. Deut. 14:23 in the Living Bible says, "The purpose of tithing is to teach you to always put God first in your lives." That is the purpose of tithing – to put God first in our lives.

Another way to use our possessions for God's purpose and for his glory is to leave a portion of our assets for God's work when we die. While we are alive, we tithe; and when we die, we should leave a tithe of our assets to the Lord.

John Wesley left a guideline for material possessions. He said, "Earn as much as you can. Save as much as you can. And give as much as you can." May all God's investments in you be a blessing to you and to others!

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<sup>6</sup> Malachi 3:10.