

Beginnings – ORIGIN *(Where did we come from?)*

- **Only Two Choices**
- **Realize the Significance**
- **Is it Faith or Science?**
 - LAB - Lookable, Accessible, Breakable
- **Guess at the Evidence**
- **Inspect the Evidence**
 - Universe = "Decay"
 - Age of the Earth = "Can't Say"
 - Origin of Life by Chance = "No Way"
 - Evolution of Species and Man = "Lacks Genes and Tweens"
- **No Compromise**

DON'T - Death, Orders of Creation, Names in genealogies, Ten Commandments refer to seven-day week

Intent of Life – LIFE *(Why are we here?)*

- **Love - GOD and MAN**
- **Increase - GROW**
- **Faithfulness - Time, Talent, Treasure**
- **Eternity – Past, Present, Future**

Authority – POWER *(Who's in charge?)* A God Who is:

- **Personal and Loving**
- **Omnipotent**
- **Wise and All-Knowing**
- **Everywhere and Eternal**
- **Righteous and Reliable**

Standards – RULES *(What are the rules?)* God's rules are:

- **Revealed supernaturally, not derived by reason**
- **Universal and apply to everyone, everywhere, all the time**
- **Loving**
- **Enforced**
- **Steadfast**

Talent

Another type of resource that God gives me is my talent. This includes the skills, abilities, and aptitude that I have received as natural gifts or have acquired through learning. Of course they are ultimately all gifts since even my ability to learn is from God.

Being faithful with talents requires very careful discernment because **the existence of a talent is not proof that I need to be using it**. Obviously if I am very good at something immoral (such as getting people to believe something that I know is a lie) then I don't need to be using that skill. And sometimes a skill is useful in some settings but not allowed by God in other settings (such as a gifted lady Bible teacher who can teach other women but shouldn't teach men). But many other examples are not as clear:

- ❖ If I am a gifted athlete, should I focus my attention on sports?
- ❖ If I am an excellent student is it okay if I don't go to college?
- ❖ If I'm gifted at teaching God's Word do I need to plan on going into "full-time ministry"?

Let's see how our four principles apply to talent:

1. **All talent is a gift from God and belongs to Him.** As with time, it's easier to make the right decision if you ask the right question:
 - a. Steward question - "What does God want me to do with this talent He's given me?"
 - b. Thief question - "How do I want to use my talent?"
2. **My combination of talents are unique and for a purpose.** Once again I'm dependent on God to lead me in using my talent to accomplish the unique purpose He has for me. I can't depend on my reasoning or the advice of others to decide how to use talents. Others will advise me not to "throw away" talent, but only God knows why and when that talent will be used in my life. My talents are not a reliable indicator of my life path any more than my feelings are. Both of these need to be subject to God. It is nice to be "good" at something, but it is better to be useful to God.
3. **God's evaluation of my use of talent is based on the circumstances He has put me in.** I have the ability to do more than I have the time to do. He may not give me the opportunity to use some of my gifts in the way I would like to use them to get the results I'd like to have. But I need to remember that He is responsible for the results – I'm responsible for faithful efforts to walk in the paths He has prepared for me.
4. **The use of my talents should result in lasting fruit.** God did not give me talent so that I could pursue selfish goals. So if the only reason I'm utilizing a talent is for self-recognition I'm probably abusing the gift. The opportunities God gives me to use my talents will likely be recognizable because they benefit others and bring glory to Him (Love God and Love Others).

Sometimes we'll get recognition in this life for our talents. But since our talents are gifts entrusted to us from God, the important thing is to be recognized by God as a faithful steward of our talents. He is the only One who knows why we have our talents, so we can be confident that He is the only one who can direct us to use them properly.

Treasure

The third area of resource God gives us is our treasure or material wealth.

"Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work--this is a gift of God." (Eccl 5:19)

Wealth (in the form of money and material goods) is a significant part of God's plan. It is both a powerful tool and a critical test in our lives. The Bible says as much about money and wealth as almost any other topic. Approximately 15% of Jesus' words are related to money and possessions.

Our four stewardship concepts for treasure are thus:

1. God ultimately owns all the wealth in the entire world.
2. God determines how much wealth we each have.
3. God evaluates my stewardship of wealth based on how well I do with what He gave me, not on how well I do compared to others.
4. My stewardship of wealth is a crucial test of my heart. The love of money is a root of all kinds of evil.

How do we honor the Lord in the area of treasure?

Here are five principles related to wealth (helpful but not exhaustive) that can be remembered with the acrostic "COINS":

Contentment

Be content with the wealth God has given you. *"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'" (Heb 13:5)* (See also Philippians 4:10-13)

- Don't set your heart on money. Avoid love of money (I Timothy 6:10)
- Don't seek happiness through money (Proverbs 3:13-14)
- Don't be motivated by greed (Proverbs 28:6)
- Don't be impatient - haste in trying to gain wealth leads to poverty (Proverbs 21:5, Proverbs 13:11), and debt is allowed but never encouraged (Proverbs 22:7)

Ownership

Be a steward of God's wealth that He has entrusted to you - acknowledge that it all belongs to God.

- Return first fruits as a continual reminder (Proverbs 3:9-10)
- Don't put your trust in wealth (Luke 12:16-21, Proverbs 23:5, Proverbs 11:28, Proverbs 27:24)
- Don't be prideful because of wealth (Proverbs 22:2, Matthew 19:23-24, James 1:9-11)

Industry

Be diligent in productive work regardless of your wealth - freedom from work is not to be our goal.

- Being productive with your gifts is required (Luke 19:11-27)
- Laziness leads to poverty (Proverbs 10:4)

N eeds

Be full of faith that God will supply your needs - know the difference between needs and wants. *"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."* (Proverbs 30:8-9)

- Jesus promised to meet needs (Luke 12:22-34)
- Paul testified that needs are met (Philippians 4:19)

S haring

- Be generous - share what wealth you have with others as God directs.
- Help the poor (Proverbs 14:31, Proverbs 22:9)
 - This is also a way to store up treasure in heaven (Matthew 6:20, Luke 12:33, 18:22)
- Share with those in need (Proverbs 28:22, James 2:15)
 - Especially other believers (Galatians 6:10)
- Leave an inheritance (Proverbs 13:22)
- Give according to your ability (Luke 21:1-4)
- Give cheerfully (2 Corinthians 9:7)
- Remember worldly wealth's ultimate worthlessness (Proverbs 11:4, Luke 12:15-21)

Our treasure or material wealth is Christ's test of our stewardship and faith in Him. (Luke 16:9-13)

S ummary

To be successful in life I need to seek to be a good steward of what I've been given. May all of us who have been saved by God live our lives in such a way that at the end we will hear something like:

'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' Matthew 25:21