

When he wasn't flying his private jet or watching sunsets from the deck of one of his yachts, he was living a life of luxury inside his 10,000-square-foot apartment in New York City. One of his yachts called *Bull* put him back a measly seven million dollars. His jet cost twenty-four million dollars. He had homes in France, Long Island, New York and in Palm Beach, Florida. To stand in his Manhattan office was to stand in the epicenter of financial success. ***Or so it seemed.***

Then came the morning of December 10, 2008. That's when it all ended. That's when he faced the music. That's when Bernie Madoff confessed that it was all one big, gigantic lie—a huge Ponzi scheme. Bernie Madoff masterminded the biggest financial crime in US history. He swindled people out of 65 billion dollars—65 ***billion*** dollars!

What makes a person live a lie for years? For decades? For their entire lives? You know. It's so easy to get addicted to one word—m-o-r-e. ***More!***

In short order authorities stripped Bernie Madoff of everything. One of his sons tragically committed suicide, his wife went into seclusion and 71-year-old Bernie Madoff was sentenced to life in prison. His mistake? Bernie didn't believe the end would ever come. But the end always comes! ***Always!***

The "Truth of the Day", the point I would like to focus us on today is this: **Begin with the end in mind!** This phrase comes from Stephen Covey in his book titled, *Seven Habits of Highly Effective People*. **Begin with the end in mind**—because the end always comes! ***Always!*** That's the gist of today's parable at the end of Matthew 24. **Begin with the end in mind!** Let's take a look.

"Who then is the faithful and wise ***servant*** whom ***the master*** has put in charge of the servants in his household to give them their food at the proper time?" (Mt 24:45) The characters in the parable are the servant and the Master. Or, to personalize the parable, the characters are Jesus and you. The characters are Jesus and me.

The assignment is this: The Master owns it. We manage it. ***The Master owns it. We manage it.*** Let that sink in. We don't own the household. We don't even own the servants in the household. The Master owns everything. We don't own anything. That's the assignment.

The Work. "It will be good for that servant whose master finds him doing so ***when he returns.***" (Mt 24:46) "When he returns." Begin with end in mind! The Master ***will*** return! The Lord Jesus ***is*** coming ***again!***

Matthew uses the Greek verb *gregoreo* in 24:42, 43—verses in a narrative about Christ’s return, right before our parable. *Gregoreo* means “be alert,” “stay awake,” “be watchful.” *Gregoreo*, of course, is where we get what English name? Gregory.

*Gregory! Gregoreo! Be alert, stay awake, be watchful! How do we do that? By doing the work the Master gives us. What would that be? **Manage money so we give to the church generously, proportionately, regularly, and sacrificially.*** “It will be good for that servant whose master finds him doing so **when he returns.**” “When he returns!”

Jesus *will* return. The crucified one is risen, reigning **and** returning. Begin with this end in mind! When Christ returns we will eat from the tree of life (Rev 2:7). We will receive the crown of life (Rev 2:10). We will be clothed in white garments (Rev 3:5). We will live in the new Jerusalem (Rev 21:3). We will never mourn, cry, suffer or die (Rev 21:4). We will drink from the water of life (Rev 22:17).

That’s quite an end to keep in mind! Jesus has earned all of that for you by His grace and mercy. In the meantime, before Jesus, the Master returns, He gives us the assignment: The Master owns it. We **manage** it. The work? Manage money so we give generously, proportionately, regularly, and sacrificially.

Yet there is “**The Temptation.**” “But suppose that servant is wicked and says to himself, ‘**My master is delayed for a long time,**’ and he then begins to beat his fellow servants and to eat and drink with drunkards.” (Mt 24:48–49) Do you see the temptation? The servant thinks he’s the Master, the Lord! What a temptation! “I’m in charge here so I’m using my money on my terms. The end will never come so I won’t keep it in mind!”

What makes a person live this lie for years? For decades? For their entire lives? You know. It’s so easy to get addicted to one word—m-o-r-e. **More!**

It’s like this. One day you say, “Pastor Welch, I’ll be vacationing in Florida for a year so I’m going to let you and your family use my cabin up north.” So, I use your lake house cabin for a year. You then call up and say, “I’m having such a good time in Florida, I’m going to stay for another year.” After another year you call and say, “I’m ready to move back into my cabin.” I say, “What do you mean **your** cabin? This is **my** cabin! I’m living in it and ‘possession is nine tenths of the law!’”

What’s my point? What we think we own is really on loan. **What we think we own is really on loan.** The temptation is to think that because “my Master is delayed for a long time, the money he gives is mine to do with as I please. I’m

the Master, the Lord. I'm God!" That's quite a temptation, and believers are falling for it—hook, line and sinker!

The U.S. Bureau of Economic Analysis reports that the average American has \$58,007 in annual disposable income. That is, the amount remaining after taxes are paid. According to research, practicing Christians report giving an average of \$1,400 a year to their church; that's between 3 and 4 percent of their disposable income. More than half of all Christians say they gave less than \$500 last year and 15% of Christians gave nothing. Why such low numbers? "The end will never come so I won't keep it in mind!"

And get this. Of the possible answers to a recent survey among *Christians*, "What is your ultimate financial goal in life?" the option "to serve God with my money" ranks number six. Number one? Serve myself.

Research also shows that 57% of Christians who attend church this weekend are givers; 43% are keepers. Givers are other-focused. Keepers are self-focused. Keepers' number one financial goal is to support the lifestyle they want. "The end will never come so I won't keep it in mind!" If that's what you think, the Lord is telling us here: "Think again," because the reckoning will come.

"The master of that servant will come on a day when he does not expect him and at an hour he is not aware of." (Mt 24:50) Here's the point of the parable. Don't make financial plans just for tomorrow and next month and next year. Make financial plans for the inevitable end—the day of reckoning—when the Master returns. Begin with the end in mind!

There were once three demons talking to Satan about their plan to destroy people. The first demon said, "I'll tell them there's no God." Satan said, "That won't work. Most people know there's a God." The second demon said, "I'll tell people there's no hell." Satan answered, "That won't work. Most people believe in hell." The third demon said, "I'll tell people there's no end." "Go," said Satan, "and you will ruin them by the billions!" There's no end! There's no final judgment! There's no day of reckoning. It's the Madoff mistake. "The end will never come so I won't keep it in mind!"

On the Last day, do you want to be found faithful with the money the Master has entrusted to you? The Master who loves you, died for you, lives for you? Then begin with the end in mind.

Giving back to God out of the bounty He has entrusted to us will bring many blessings for others *and* for ourselves. Including a decrease in worry and guilt and an increase in eternal perspective, joy, and contentment. And best of

all it will deepen our love for Jesus, our Savior and King. We do this for His glory and the good of all.

786 Lord of All Good

1 Lord of all good, our gifts we bring You now;
Use them Your holy purpose to fulfill.
Tokens of love and pledges they shall be
That our whole life is offered to Your will.

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Amen.