

I. Introduction

- A. The most powerful, life-shaping, future-defining thing about you is not your bank account, your resume, or your history. It is exactly what flashes into your mind, and what grips your heart, when you hear the word: GOD.
- B. Last week, we opened this series by asking a massive question: What Cathedral are you building?
 - 1. We looked at a man who had all the ambition in the world, but used it to build a barn for his stuff instead of a cathedral for his Creator. He played it safe, he hoarded his wealth, and even so, God called in the loan on his soul that night.
- C. There's a deeper reality behind that parable that I want to look at today. You will never build cathedral in honor of a God you secretly believe is a bully.
- D. Today, my question is:

1. What God Are You Serving?

II. The Parable of the Minas

- A. The parable opens with Jesus on his final approach to Jerusalem. The disciples are buzzing, the crowds are getting bigger, and the air is electric with expectation.
- B. But Jesus, the master communicator, knows he has to reset everyone's expectations. He hits the brakes on all the speculation to craft another epic parable.
 - 1. *"Therefore He said: 'A certain nobleman went into a far country to receive for himself a kingdom and to return. So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.' But his citizens hated him, and sent a delegation after him, saying, 'We will not have this man to reign over us.'"* (Luke 19:12-14, NKJV)
- C. A nobleman—a king in waiting—is leaving, and then he will come back. But he does not leave his team empty-handed.
- D. He calls his servants and gives them each a mina. A mina was about three months' salary. So that's a lot of money.
- E. And what's the instruction? "Do business until I come." Put this money to work.
 - 1. The Greek word there is *πραγματεύσασθε* (*pragmateusasthe*).
 - 2. It's the only time this specific word appears in the entire New Testament. It comes from the root *pragma*. It is where we get the word "pragmatic."
 - 3. Here's a good chunk of money... Use it! I'm trusting you with it. Be pragmatic—do whatever makes sense to you. Just do something with what I've given you.
- F. First, notice this: **Grace comes first**. Resources are generously, abundantly given. That's step one. It's always step one when it comes to God.
- G. Where did this deposit of grace come from?
- H. In the parable, the nobleman goes into a far country to receive for himself a kingdom and to return.
 - 1. Christ is the nobleman.
 - a) He goes away into a far country – into the darkness, death, our sins, and his grave – and receives a kingdom.
 - b) He receives this glorious everlasting realm populated by me, and by you and by everybody who will receive him as their savior.
 - c) And then he comes back, a reference to him being raised from the dead.
 - 2. So back to the story, when that nobleman gave that money to those servants, it was costly to him.
 - 3. Because that's always how Grace goes. Grace is not just God being easy-going and lenient with sin or with sinners. No. Grace costs God. It costs God immensely. Grace costs God everything. Grace is not a little thing. It is bigger than you think.
 - 4. And the astounding truth about Grace is that God gives it so freely, even though he first obtained it so expensively.

I. Your view of God has to start with grace.

- 1. God finds you, he sees potential in you, and he says, "I am going to invest in you. I'm going to heavily fund you. I am making a preemptive deposit into you. Grace comes first.
- 2. Here... Take my grace. Take my gifts. Take my unsearchable riches of grace. Take my presence, my comfort, my strength, my Holy Spirit into your life. Now, go do business with it... yes enjoy it yourself, but don't forget to invest in me and in the Gospel."
- J. Pathway Church, for 68 years, has done exactly that.
 - 1. We are not a perfect church, but we are "doing business with God's deposit" because that's our collective mission.
 - 2. And the evidence of God's favor is stunning, especially recently.
 - 3. In the last 18 months alone, the number of people who've been saved here... 18 months, 3,312 souls saved for eternity.
 - a) That's not just a number; that is a deposit of souls won by doing the work of the gospel with the deposit of grace.
 - 4. If you go back 10 years, that number is 9,267 eternal lives that have been changed by doing the work of the gospel in this ministry.
 - a) That is doing business with the deposit of grace... and we know it's more than a business. It's a calling, it's a mission, it's a privilege.
 - 5. We've seen 1,056 baptisms. That is a deposit of public, unashamed faith.
 - 6. For 68 years, the Master has been depositing His blessing in this fellowship, this church.
 - 7. Ten years ago, we took a step of faith to build this worship center. Noah built an ark, and we built a worship center. Why? Because a storm is coming and we wanted a place to save souls. It was a wise investment—a tool God has leveraged to see thousands of people find their safe harbor in Christ.
- K. The nobleman went into a far country, where he died and received his kingdom. By paying that price, he can make this wonderful deposit. He makes us his exalted ambassadors. He sends us on a mission. He funds the mission. And as a group, we have done everything we can to be bold, and risky and adventurous with his gospel.
- L. The results are amazing.

1. And would you be okay with me saying, I feel like we've only just begun! Like we're just scratching the surface.
 - M. But even Jesus knew not everybody wants to get on board. Jesus added:
 1. "But his citizens hated him."
 2. Even when the King is a giver, some people will always see Him as a problem. A complication in their plans.
 3. The said, We will not have this man to reign over us.
 - N. So the stage is set. The capital is in their hands. The command has been given. The question is, what will they do with it? What do you do when the King's grace is in your hands?
- III. The Bold Investor
- A. *"And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by trading. Then came the first, saying, 'Master, your mina has earned ten minas.' And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.' And the second came, saying, 'Master, your mina has earned five minas.' Likewise he said to him, 'You also be over five cities.'"* (Luke 19:15-19, NKJV)
 - B. The first servant steps up. He simply presents the results: "Master, your mina has earned ten minas."
 - C. That's a 10x return. Not incremental, but exponential growth. I pray for that.
 1. What kind of mindset does that require?
 - a) Audacity. Boldness. A willingness to take a risk. A willingness to look foolish.
 2. And I want to be this person. I want to be the most aggressive investor of grace on the planet. I want Pathway to be this kind of church filled with this audacious, bold kind of people.
 3. Four months ago, I sat with our executive team and I asked a question.
 - a) Where will we put the next 500 people that God sends to us at Pathway Church? I asked that because week after week, we run out of parking or we run out of seats. And so how do we make more space for more people?
 - b) Growing by 500 people would be growing by about 10%. That would represent linear growth.
 - c) There was an audible groan because everybody pretty much realized that that would mean, adding another service to our schedule, which might sound easy to you, but is enormously complex and costly.
 4. So I paused, and I asked another question. I asked OK instead of 500 people... where would we put 50,000 people? That's not 10 percent, that's 10x. That's 1,000 percent.
 5. At first, they looked at me like I was nuts, but then everybody's minds started spinning and we started thinking outside the normal boxes of what we've always done... even outside the box of what church always looks like.
 6. And guess what... we have a plan! It's already launched. More in a minute.
 - D. But why did servant number one take so much risk?
 1. Because of his view of God.
 - E. He didn't see a tyrant waiting to punish him for a bad trade.
 1. He saw a Father eager to give.
 2. He saw a generous King who wanted to see His grace dispensed throughout the whole wide world.
 3. And he saw himself as an ambassador of that grace.
 - F. So he went out and did business, and he proved himself right in his assessment of God.
 - G. And for that, the reward is awesome. He says, "have authority over ten cities." You're not just a mayor, you're the governor.
 - H. Now, do not push this off to some fluffy, future heavenly real estate deal.
 1. Jesus is teaching a glorious promise about your capacity and your potential on earth, right now, in this life.
 2. This is about your present self sending blessings to your future self.
 3. When you prove you are bold with the grace God has given you—when you "do the Master's business" with your time, your talent, and your treasure—He expands your territory. He expands your borders.
 4. He promotes you.
 5. He gives you more influence, more responsibility, more life. A bigger impact. A broader voice. He expands your borders.
 - I. When you realize that everything you have is a gift of grace, and when you both enjoy it AND invest it for Christ... God gives you things that money can't buy:
 1. Significance: Knowing your life isn't just a collection of "selfies," but a vector of real impact.
 2. Abundance: A heart so filled by the River of Grace that you never feel like an orphan again.
 3. Satisfaction: The deep, soul-level thrill of being a partner with the King in His business.
 4. Everlasting Reward: The moment you walk into the gates of heaven and you see faces — real people — who are only there because you gave, you prayed, and you did business with the Gospel.
 - J. The second servant comes up, he's turned his one mina into five. And he gets the same praise: "Well done." He is given authority over five cities. The principle holds. The Master isn't looking for a specific number; He's happy with anything that involved faith!
 - K. But now... servant number 3 comes forward.
- IV. The Bunker Builder
- A. *"Then another came, saying, 'Master, here is your mina, which I have kept put away in a handkerchief. For I feared you, because you are an austere [severe] man. You collect what you did not deposit, and reap what you did not sow.'"* (Luke 19:20-21, NKJV)
 - B. This man doesn't come with returns. He comes with an excuse.
 - C. He takes out a handkerchief—a makeshift purse—and unwraps the original mina. This isn't just a poor investment strategy; it's a spiritual statement. He played defense with his destiny. He locked his investment in a safe-deposit box.
 - D. His first word is his core problem: "I feared you..." Does he really? I don't think so. He points the finger of blame: I fear you, he says, "because you are an austere man."

1. Harsh. Mean. Impossible to please. He's painting a picture of a crooked IRS agent who is looking for any excuse to penalize you.
 2. And then he delivers the final slander. This is his closing argument against God: "You collect what you did not deposit, and reap what you did not sow."
 3. You, sir, are an exploiter. A Bully. A Thief.
 4. His real feeling is contempt, not fear, and his words are passive-aggressive.
- E. And I want you to see the stunning, tragic irony of this statement. He is accusing the Master of "collecting where he did not deposit" while literally holding the Master's deposit in his hand.
- F. He is so blinded by his toxic narrative that he cannot see the deposit of grace he is already holding.
1. **You're either going to view God as your life's biggest solution or as your life's biggest problem. And either way you view Him, you're going to prove yourself right.**
- G. The first two servants saw their Master as their life's biggest solution.
1. A generous Father.
 2. A lavish Giver.
 3. A gracious King.
 - a) With a King like that, we can't lose! they said.
 4. So they invested boldly, and they were given authority over cities. They proved themselves right.
- H. This third servant saw his Master as his biggest problem. A harsh auditor. A stingy Taker.
1. So he built a bunker, played it safe, and did nothing.
 2. And he's about to prove himself right.
- V. The Verdict
- A. *"And he said to him, 'Out of your own mouth I will judge you, you wicked servant. You "knew" that I was an austere man, collecting what I did not deposit and reaping what I did not sow. Why then did you not put my money in the bank, that at my coming I might have collected it with interest?' And he said to those who stood by, 'Take the mina from him, and give it to him who has ten minas.'" (Luke 19:22-24, NKJV)*
- B. He says, "Okay. Let's say you're right. Let's say I am a harsh, exacting banker. If you really believed that, the most pragmatic, fear-based, self-protective thing you could have done was the absolute minimum. You could have put my money in the bank. You would have avoided all risk and still returned some interest."
- C. The servant's excuses evaporate. They always do. He's a liar. He didn't fear the master. He was lazy. He was selfish. He was entitled.
- D. This isn't fear at work.
1. He weaponized a toxic view of the Master to justify his own apathy.
 2. And so, he proves himself right.
- E. Jesus says the Nobleman said: "Out of your own mouth I will judge you."
1. Out of your own mouth. Let that sink in.
 2. I'll give you what you ask for. You say I'm severe, I'll be severe. You say I'm crooked, enjoy some crooked.
 3. Everything you say about God becomes a self-fulfilling prophecy. Everything you say about yourself becomes a self-fulfilling prophecy, too.
 4. You're either going to view God as your life's biggest solution or as your life's biggest problem. And either way you view Him, you're going to prove yourself right.
- VI. Accelerating to the Horizon
- A. And this is where this parable stops being an ancient story and points directly at our reality as a church in 2026.
- B. We have a choice to make. We can look at the incredible deposit of grace God has poured into this house—almost 10,000 souls saved, the lives transformed, the families healed—and we can choose to put it in a handkerchief. We can play it safe. We can coast and keep doing what we're doing.
- C. Or, we can be the bold investors. We can be the 10-mina people who say, "Father, you are a Giver, and what you gave us, we are ready to multiply exponentially."
- D. For the last decade, the mortgage we took out on this building was a brilliant tool. It was a calculated risk that allowed us to build a harbor where thousands of people found the safety of Christ.
- E. But a tool for one season can become a limitation in the next. That mortgage does slow us down today. It consumes resources that could be deployed on the front lines.
- F. This is why we've launched The Harbor and the Horizon. This is a holy ambition to trigger our next phase of exponential growth.
- G. And this is what I want to invite you into.
1. The Harbor & the Horizon is a \$3.6 Million initiative.
 - a) \$2.6 million is to completely retire the mortgage by September 1, 2026. This isn't just about paying off a loan; it's also a launch pad. It frees up enormous capacity to accelerate our mission.
 - b) \$1 million is to pour rocket fuel directly onto the front lines. We are going to break the 'concrete and steel' barrier of traditional church growth.
 - (1) We are building out our own digital ecosystem called Church Everywhere. In the coming weeks, I am going to show you exactly what this looks like, but hear me now:
 - (2) We are going to use tech and coffee shop micro-campuses not to build more buildings, but to deploy a Distributed Church.

(3) We are going to automate the mechanism so we can multiply the Gospel. This \$1 million is what takes us from reaching our next 500 people to reaching our next 50,000.

(4) Can't God do exceedingly abundantly more than we can ask or think?

H. We are not starting our mission; our mission has been sailing on for 68 years. We are just expanding the crew. We are upgrading the sails. We are preparing for an exponential impact we have only dreamed of.

VII. The Faith-Promise

A. Which brings it all back to the question.

B. **What God are you serving?**

1. If you see Him as an austere taker, then I get it. Hide your life in a handkerchief. Build your bunker. Protect what you have.

2. But if you see Him as the Giver—the King who went into the far country of the cross and bought you back with his own blood—then you stop hiding and you start building. You stop playing defense and you become an aggressive investor of grace.

C. He is not a demanding auditor; He is a lavish Giver.

1. He does not squeeze blood from a stone; He poured out His own blood on a cross.

2. He does not stand over you with a clipboard; He stands beside you offering a crown.

3. He does not audit your past failures; He heavily funds your future potential.

4. He is the King who went into the dark country of death, paid the ultimate price, and returned to hand you the capital of His grace.

D. When you see that God... you stop hiding. You start doing the business of a big bold life that he calls you to, and the eternal mission of grace he invites you to.

E. And that is why I am not asking you to reach for your wallet today. I am asking you to reach out to the Lord.

F. Today is not about a transaction; it is about your transformation.

G. I'm not asking you to move numbers around on a spreadsheet. I'm asking you to recognize the massive, untapped potential of your own life. When you stop seeing God as a severe auditor and start seeing Him as the infinite Giver, your future self will one day thank you.

H. Think about the power of that shift. When you realize that every breath, every dollar, and every talent is a deposit of pure grace, you are no longer a victim of your circumstances. You are a recipient of God's unsearchable riches. And the moment you become a channel for that grace—the moment you decide to invest it rather than bury it—you step into a level of joy, purpose, and satisfaction that money simply cannot buy.

I. Ask Him this one question:

1. **"Father, You are the awesome Giver of all abundance. You've already supplied me with a river of grace.**

How can I take this massive life you're calling me to... and press into my highest blessing and your highest glory? In The Harbor and the Horizon, what will YOU have me do?"

J. This is our moment. This church has been a safe harbor for 68 years, and for that, we give God the glory. But the Master isn't calling us to stay in the harbor and polish the brass. He is calling us to the horizon.

K. And it is incredible.

VIII. Prayer

A. Father, You are the ultimate Giver.

B. You did not come to squeeze life out of us; You went to the cross to pour Your life into us. You have deposited a river of grace into our hearts, entirely at Your own expense.

C. Break the lies in our minds telling us You are a harsh, demanding taker. Tear down the bunkers we have built out of fear, comfort, and self-preservation. Break the instinct to play it safe with the gospel.

D. Lord, for the next seven days, I ask that You lead in undeniable ways every person hearing my voice. As they hold this Faith-Promise card, disrupt their normal thinking. Do not let them consult their fear, and do not let them consult their limits. Let them consult their King.

E. Give them the audacity to look out at the horizon and ask, "How can I aggressively multiply the grace You have given me?"

F. We are ready to build the Cathedral, and we are ready to do Your business until You return.

G. In the matchless, world-changing name of Jesus,

H. Amen.