

ARE YOU FAITHFUL? Matthew 25:14-30

The PARABLE OF THE TALENTS compliments the PARABLE OF THE TEN VIRGINS. In **Matthew 25:1-13**, Jesus tells of ten virgins who went out to meet the bridegroom for the wedding feast. The five wise ones were prepared; the five foolish ones were not. The message is clear, simple, and unmistakable: Make sure you are ready to meet the Lord when he returns. The parable of the virgins exhorts us to be ready to meet the Lord; the parable of the talents explains how to be ready to meet him. The parable of the virgins calls us to watch for the coming of the Lord; the parable of the talents calls us to work for the coming of the Lord. This call to work can be summarized in two words: Be faithful.

Yellowstone National Park in Montana possesses 60 percent of the world's geysers. But of the some 200 hydrothermal wonders there, only 5 geysers are predictable: Castle, Daisy, Grand, Riverside, and the most famous geyser of all – Old Faithful. Old Faithful is not the biggest or most powerful geyser. But is it so predictable you can basically set your watch to it. Every 65 minutes, Old Faithful shoots a stream of boiling water 170 feet into the air. And enthusiastic tourists gather on the minute to see Old Faithful erupt.

The Lord Jesus Christ is the true Old Faithful. You can always depend on him. Can he depend on you? ARE YOU FAITHFUL? Your life is a trust fund given by the Lord to faithfully manage for this glory. Make sure you are ready to meet the Lord by living as a faithful steward of all he entrusts to you. THE PARABLE OF THE TALENTS gives three reasons why you should practice total-life stewardship.

I. YOUR RESPONSIBILITY FROM THE LORD

The master is the protagonist of this parable. It is not about the servants or the talents they received. It is about the master. Who is this master? This question is not about the identity of the master. The master is the Christ-figure of the parable. Likewise, this question is not about the status of the master. The fact that he entrusted his estate to his servants and then took an extended journey tells us he was extremely wealthy. The question is about his character. What kind of person is this master? The answer teaches us three things about the Lord Jesus Christ.

A. THE LORD IS SOVEREIGN.

Verse 14 says: "For it will be like a man going on a journey, who called his servants and entrusted to them his property." Note the possessive pronouns in this verse. These three guys were his servants. They were not his business partners. They were his slaves. And he entrusted to them his property. It was his property before he gave it to them. It was still his after he gave it to them. They were only managers of his money. These facts affirm the essential principle of Christian stewardship: God owns it

all. **Psalm 24:1** says, “The earth is the Lord’s and the fullness thereof; the world and those who dwell therein.” Jesus is the Master who owns everything. We are his servants. Everything we possess is his property. **ABRAHAM KUYPER** said it well: “In the total expanse of human life there is not a single square inch of which Christ, who alone is sovereign, does not declare, ‘That is mine!’” God owns 100 percent of the shares of your life. And God expects a return on his investment.

B. THE LORD IS GENEROUS.

Our English word talent is related to this parable. It refers to natural ability, acquired skill, or God-given giftedness. But the Greek noun translated talent here literally meant “a balance.” By implication, it referred to a scale on which coins were weighed in a monetary exchange. Eventually, the term was used of coins themselves. The original hearers of this parable would have understood a talent to be a sum of money. It was a whole lot of money. A talent of silver weighed about 100 pounds. A talent of gold weighed about 200 pounds.

A talent was about 3,000 shekel coins. A shekel was a day’s pay for the common laborer. His annual wage would be about 300 shekels. If a talent contained 3,000 shekels, one talent would be the equivalent of 10 years pay for the average person. So there is no reason to feel sorry for the one-talent guy. He was given considerably less than the other servants. Yet he was still entrusted with a remarkable amount of money. Moreover, we should be in awe of the goodness of the master, who was generous beyond reason. His joy at throwing his money around illustrates the Lord’s extravagant benevolence. The Lord is so gracious that even those who have been given less than others have still been given much. The Lord is good, gracious, and generous.

C. THE LORD IS WISE.

Verse 15 says: “To one he gave five talents, to another two, to another one, to each according to his ability.” The master did not give to the servants arbitrarily. He distributed his property personally, intentionally, and strategically. The master was generous. But he was no fool. He gave to each servant according to his ability.

The Lord also knows what you are able to handle. You should not question the Lord’s wisdom. You ought not to use what you do not have as an excuse to avoid what God has called you to do. You need not be envious of other people’s blessings. And you must not worry about tomorrow. The Lord knows what he is doing. If you needed more, you would have it. When you need more, you will get it. You are not ultimately responsible for your position. But you are directly responsible for your disposition. So do not concentrate on what you have not been given. Focus on what you can do with that you have been given. **Ephesians 5:15-17** says, “Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil.”

II. YOUR OPPORTUNITY FOR THE LORD

Levi was one of many people who came to California during the Gold Rush, hoping to make a fortune. Unlike many, he did; but not the way he planned. Levi planned to sell heavy canvas fabric to miners for tents and wagons. But the first miner who saw his product said, "You should have brought pants." The seasoned miner explained there were no pants strong enough to endure the arduous mining conditions. So Levi made the miner a pair of work pants from his canvas material. By making pants, Levi Strauss struck gold.

The unlikely success of **LEVI STRAUSS** illustrates an important principle of kingdom living: It is not what you have that counts; it is what you do with it. The parable of the talents gives two ways to live with what God has entrusted to you.

A. YOU CAN CHOOSE TO TAKE A RISK.

The first two servants went out and traded with their master's money. They doubled their talents. But before we consider what these servants did, consider again what the master did. Verse 14 says he entrusted his property to his servants. It does not say he told them to do anything with it. Do not confuse this text with **THE PARABLE OF THE TEN MINAS** in **Luke 19:11-27**. The two parables are similar, but not parallel. In **THE PARABLE OF THE MINAS**, the nobleman commanded his servants to do business with his money until he returned. But the master in this parable gave no such command. He simply delivered his goods to his servants as a trust to keep until he returned. These two servants apparently took it upon themselves to trade with the master's talents. Or did they? The story does not suggest they did anything unfaithful or unethical or unwarranted. We know this because the text says they went out immediately and traded with their talents.

These servants rightly viewed the fact that the master entrusted them with his goods to be an invitation, expectation, and obligation to do something with it. The master took a risk on them. So they were compelled to take a risk that would honor his trust in them. Likewise, the Lord has taken a risk on you. It is called grace. Grace means that God will always operate in the red when it comes to us. Because the Lord has taken such a risk on us, the call to follow Jesus inherently involves great risks. In **Matthew 16:25**, Jesus says, "For whoever would save his life will lose it, but whoever loses his life for my sake will find it."

A 71 year-old woman in West Palm Beach got her clothes from the Salvation Army and begged for food from her neighbors. She eventually died of malnutrition. When investigators examined her home, they found keys to safe-deposit boxes at two local banks. In one box officials found hundreds of stock certificates in the deceased widow's name valued at more than \$250,000. Mixed in with those certificates was more than \$200,000 cash. The second box contained more than \$600,000 cash. In all, that seemingly penniless recluse who died for lack of food held more than a million dollars in assets. But because she was unwilling to risk

spending it, she lived and died in a pitiful condition. You may not have a million dollars sitting around, but you have spiritual riches to be invested. Take a risk.

B. YOU CAN CHOOSE TO PLAY IT SAFE.

Verse 18 says: “But he who had received the one talent went and dug in the ground and hid his master’s money.” He must have had a course in business administration. He seems to be the only one who considered the ethics of his stewardship. He was not authorized to invest his talent. He was supposed to keep it safe. That is what this guy did. He hid his money in the ground, the common and safest place to keep valuables in the ancient East. We naturally identify with the one-talent guy. We have been richly endowed. Yet we feel like our talents are limited in comparison to others. So we play it safe. It seems like the prudent thing to do. He did what you would have done. He did what you would want someone to do if you gave them your hard earned money to keep for you.

WILLIAM WILLIMON wrote: “By the way, if I should ever be dumb enough to give you a hundred dollars of my money, I definitely do not want you to go invest it. I want you to bury it. I’d rather have the principle with no interest than risk having no principle.” That is how the one-talent guy thought. He played it safe. But he missed his opportunity, which makes him the villain of the story. He may deserve some sympathy if he had played the fool like the prodigal son and wasted his life in the far country. But this guy does not deserve any sympathy, because he found a respectable way to waste his life.

Consider the facts. The master was on a long journey. This servant’s talent was buried the whole time. What was this guy doing all that time? He did not do the immoral thing and chase prostitutes, like the prodigal son. He did not do the unethical thing and embezzle money, like the unjust steward. When it was time to settle accounts, he accounted for all the money his master entrusted to him. Yet he is still the villain, because of what he did not do. He did not do anything for the master. I’m sure he did a lot of stuff for himself. He even worked or he would have starved. He just did not work for the master. He labored to earn money even though he had access to the master’s money. He earned a profit, but the master did not. So he is the villain. So are you if are wasting your opportunity to glorify God with your life.

ONLY ONE LIFE; TWILL SOON BE PAST
ONLY WHAT’S DONE FOR CHRIST WILL LAST

III. YOUR ACCOUNTABILITY TO THE LORD

Verse 19 says: “Now after a long time the master of those servants came and settled accounts with them.” This is the crisis of the parable. In THE OLIVET DISCOURSE, the extended absence of the master alludes to the time between the first and second

coming of the Lord Jesus. We live somewhere between verse 15 and 19, as we await the Lord's return. When he comes, he will settle accounts. **2 Corinthians 5:10** says, "For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil." You will have to answer to the Lord for how you live your life. You will either be divinely rewarded or eternally punished.

A. THE LORD REWARDS FAITHFULNESS.

The five-talent and two-talent servants were entrusted with different amounts. Their investments produced different amounts. Yet both doubled their master's money and reported a 100 percent increase on his investment. The master's response to these servants was identical: "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.'" The fact that they doubled the master's money was more important than the amounts they produced, because both received the same reward. Note the three elements of the master's reward.

A COMMENDATION: "Well done, good and faithful servant." This statement is good news for faithful servants. The Lord will not allow your faithfulness to go unrewarded. **Hebrews 6:10** says, "For God is not unjust so as to overlook your work and the love that you have shown for his name in serving the saints, as you still do." People may forget. God will not forget your faithfulness.

A PROMOTION: "You have been faithful over a little; I will set you over much." This is the central statement of the master's reward. The master rewarded their faithfulness, not their results. This rebukes those who idolize worldly success. When we stand before the Lord, he will not ask us the size, amount, or success of anything. God is not a cosmic bookkeeper, preoccupied with size, numbers, and accounting. The master commended these servants for being faithful over a little. But these servants were entrusted with more than just a few things. They were entrusted with a remarkably large amount of money. Yet the master was so great that he viewed their stewardship of his money a little thing. Notice further that this reward was a promotion to rule over many things. Literally, they were given more authority. Implicitly, they were given more responsibility. That is the fine print of spiritual promotion: Increased authority brings greater responsibility. Spiritual promotion does not mean rest from work; it means responsibility for more work.

AN INVITATION: "Enter into the joy of your master." More than increased responsibility, these profitable servants were rewarded with a closer relationship with the master. This teaches us that the greatest joy was found in the master himself, not his stuff. It is the same way with God. **Psalms 16:11** says, "You make known to me the path of life; in your presence there is fullness of joy; at your right hand are pleasures forevermore." THE WESTMINSTER SHORTER CATECHISM teaches that the chief end of man is to glorify God and to enjoy him forever. Likewise, the chief end of man is to glorify God by enjoying him forever. **John Piper** says, "God is most glorified in us when we are most satisfied in Him."

B. THE LORD PUNISHES UNFAITHFULNESS.

We are all manufacturers in some way: Making good, making trouble, or making excuses. This one-talent guy only made trouble and excuses. Verse 24 reports: “He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man.’” This accusation does not line up with the sovereign, gracious, and wise master we meet at the beginning of the parable. This servant did not really know the master. He further betrays his foolish animosity by describing the master as “reaping where you did not sow, and gathering where you scattered no seed.” What did he think the master was doing when he gave the talents? He was sowing and scattering. In verse 25, this wicked servant concluded: “So I was afraid.” But he had no reason to fear the master. His attack of the master’s character was a cover-up for his neglected responsibility and wasted opportunity.

Verse 26 records the master’s response: “You wicked and slothful servant.” The first two servants were commended as good and faithful; this third servant was condemned as wicked and slothful. The master continued, “You knew that I reap where I have not sowed and gather where I scatter no seed? 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.” The master stripped the servant of all excuses. If the master was as bad as he thought, he would have done something. This again affirms that God is not a bookkeeper. The Lord is like this master who would rather the bare minimum interest of a savings account than a servant doing nothing with his money. With exasperation, **ROBERT FARRAR CAPON** comments: “This servant with his little shovel and his mousy apprehension that God is as small as himself is such a nerd!” So are you if you blame God for your wasted life. You are a doomed nerd.

Verses 28-30 record the master’s judgment: “So take the talent from him and give it to him who has the ten talents. For to everyone who will has more will be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.” The warning is this: Don’t waste your life. A wasted life has eternal consequences. Be faithful. **James Merritt** wrote: “Faithfulness is doing your duty until your duty is done.” Be faithful. And the Lord will not let your faithfulness go unrewarded. **Luke 16:11** says, “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.” **1 Corinthians 4:1-2** says, “This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found trustworthy.” **Revelation 2:10** says, “Be faithful unto death, and I will give you the crown of life.”

IF WHEN YOU GIVE THE BEST OF YOUR SERVICE,
TELLING THE WORLD THAT THE SAVIOR HAS COME;
BE NOT DISMAYED WHEN MEN DON’T BELIEVE YOU;

HE UNDERSTANDS, HE'LL SAY, "WELL DONE."

BUT IF YOU TRY AND FAIL IN YOUR TRYING,
HANDS SORE AND SCARRED FROM THE WORK YOU'VE BEGUN
TAKE UP YOUR CROSS AND RUN QUICKLY TO MEET HIM;
HE'LL UNDERSTAND, "HE'LL SAY, "WELL DONE."

OH, WHEN I COME TO THE END OF MY JOURNEY
WEARY OF LIFE AND THE BATTLE IS WON;
CARRYING THE STAFF AND THE CROSS OF REDEMPTION
HE'LL UNDERSTAND, AND SAY, "WELL DONE."