

How you livin'? I come back to this quote by secular philosopher William Irvine often. And I want to remind you of it often: "There is a danger that you will mislive – that despite all your activity, despite all the pleasant diversions you might have enjoyed while alive, you will end up living a bad life. There is, in other words, a danger that when you are on your deathbed, you will look back and realize that you wasted your one chance at living. Instead of spending your life pursuing something genuinely valuable, you squandered it because you allowed yourself to be distracted by the various baubles [trinkets] life has to offer." One of the goals of my life is to help you not "mislive."

We are in Matt 25 this morning (780). Zooming out, we are in what is called the Olivet Discourse. The disciples had asked two questions back in **24:1-3**. Jesus answered the first question about the end of the temple in 24:1-35, then he changes subjects and answers their question about his Second Coming in 24:36-25:46.

Let's consider Kingdom stewardship this morning **14-18** – It will be like a man going on a journey. What is the "it?" The Kingdom of God. We know that from v. **1**. That is what Jesus has been discussing. Last week you saw that virgins watch with vigilance and now we will learn about stewards working with diligence. We are waiting, but Christian waiting is never passive.

So a man goes on a long journey and entrusts his wealth to three of his servants: 5 talents to one, two talents to another, and 1 talent to another. A talent is a monetary unit worth about 20 years of labor (18:24). It's a lot of cash. Around half a lifetime worth of earnings. So, a talent is not our talent. It is not a skill or aptitude in this parable but money. So the NIV translates talent as bags of gold.

The 5-talent guy put the money to work and doubled his money. Verse 16 says he went "at once." He was eager to get to work. And he took a risk. He traded. That was risky. He eagerly took risks with what the master gave him. The 2-talent guy did the same: doubled it and got two more. But. The one talent guy buried his money. That may sound weird, like a dog burying his bone, but there were no banks in that day so it was common practice. He wanted to keep it safe and sound so he put it in the ground.

Let's consider each of these three servants and what we can learn from them.

First, the 5-talent servant - **19-21**. The master returned to settle accounts. The 5-talent servant brought his ten talents and the master was delighted. Well done! We are not told how he did it. I think that's intentional. The point is that he went to work for his master and the master commends his work.

The master tells him that because he was faithful over a little, the Lord will make him faithful over much. You have handled this small amount well, so I will give you many more responsibilities. But truly 5 talents was not a small amount. If 5 talents is considered a little, then much must be a massive responsibility. Notice the principle here. God rewards faithfulness. If we are faithful over a little, he will give us a lot. Faithful stewardship leads to more to steward. So, let's be faithful with what he has given us.

Faithfulness starts in the small things. Be faithful every day. Start today. Start with the small stuff. It accumulates over time. Faithfulness is like compound interest. Honor God in the small stuff. Seek to keep Christ central in the little moments – because friends, the vast majority of life is the little

moments. Authority flows to those who take responsibility. Those who are responsible are often granted more responsibility. / Young people, you may feel like you are not able to do much at this stage in your life but be faithful in what God has given you and he will bless you with more. **24:45-47.**

The master tells the 5-talent servant to enter into his joy. Isn't that what we all want? Joy. The drive to be happy is what drives most people. Think about it. Why do people do what people do? To find true happiness, joy, contentment, satisfaction. They work hard, spend money, pursue pleasure, marry, divorce, buy stuff, whatever. French philosopher Blaise Pascal said, "All men seek happiness. This is without exception. Whatever different means they employ, they all tend to this end. The cause of some going to war, and of others avoiding it, is the same desire in both, attended with different views. The will never takes the least step but to this object. This is the motive of every action of every man, even of those who hang themselves." Those who commit suicide think that death is better than life.

The problem is we look in the wrong places. Like a dog that gets all wrapped around a light pole. He wants to be free. He wants to go forward but can't. We have to untangle him. God wants us to be free and move forward but he has to straighten us out. The early church father Ignatius said sin was an unwillingness to trust that God's deepest desire is our happiness. He knows that happiness comes from living a life that glorifies Him.

But we seek the slum rather than the sea. Jer 2:12-13: "Be appalled, O heavens, at this; be shocked, be utterly desolate, declares the LORD, for my people have committed two evils: they have forsaken me, the fountain of living waters, and hewed out cisterns for themselves, broken cisterns that can hold no water." JC Ryle said, "You might as well try to make an elephant happy by feeding him with a grain of sand a day, as try to satisfy that heart of yours with rank, riches, learning, idleness, or pleasure."

Joy is found in the master's presence. Ps 16:11 "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 path to true joy is pursuing God. Serving him. Ryle again: "I always will contend that eminent holiness and eminent usefulness are most closely connected - that happiness and 'following the Lord fully' go side by side."

16:24-26 / He knows best. He created us, he knows what we need and church – we need him. There is no lasting and ultimate joy without him. He alone can comfort, he is the sun. Without him there is only cold. He is the light. Apart from him is only darkness. He is the fountain. Without him we are parched. He is the bread. Outside of him our hunger remains. Listen to Deut 6:24: "And the LORD commanded us to do all these statutes, to fear the LORD our God, for our good always." All of God's commands are invitations to the good life. If he says no to something it is because he knows the alternative is better. He is a good Father. The 5-talent servant is a good steward and the master invites him into joy.

Second, the 2-talent servant - 22-23 – Same story with the 2-talent servant. The master gives the same commendation for the 4 talents *and* the 10 talents. This is instructive. So we know it is not about the total amount, but faithful utilization. Not all are gifted the same. That is okay. Use your talent maximally. In other words, it is not about results, but faithfulness. Flip over to **13:23**. Some will bear fruit 30-fold, some 60-fold, some 100-fold. God is sovereign over that. Your job is not to worry about

results. God will handle that. Your job is to apply yourself and your gifts fully. To live maximally for the glory of God in every area of your life – your thinking, your feeling, your living, your marriage, your parenting, your giving, your serving, your time, your job. All of it. How you livin'? / And I don't know about you, but I want to be a 100-fold fruitful. Don't you?

Third, the 1-talent servant - 24-25 – the 1-talent servant knows he has failed. And he comes with excuses. A hallmark of Christian maturity is a refusal to make excuses. Let me just say a word to what our culture calls teen-agers, what we call adults in training: a temptation for you is to make excuses. Slay that temptation. You will fail. We are sinners. Own it. Take responsibility. Refuse to make excuses. Even if you are only guilty for 2%, own 100% of your 2%.

The 1-talent servant misunderstands the nature of the Master. He says, "I knew you were a harsh man, a taker." He says he was afraid so he hid the talent in the ground. Catch this, misperception of the master leads to myopic mission. He didn't understand the nature and character of the master so he doesn't steward well. He mislives! He thinks short term rather than long term and he is idle rather than active. His bad theology led to laziness and bad stewardship. The best theology leads to diligent living. Sold out for the glory of God. Sound doctrine leads to faithful and fruitful lives.

Friends, knowing the character and nature of our master is vital to our usefulness. Theology matters. Bad theology leads to bad living. And bad theology dishonors the master. If I came home and told Alicia that she had the most beautiful jet black hair I have ever seen, you may think she'd be honored by my praise. Wouldn't she feel adored? She might if she had jet black hair, but she doesn't! My ill-informed adoration is actually insulting. Knowing the character of the master doesn't lead to fear, but freedom. It also doesn't lead to laziness or idleness. It should lead to grace-empowered activity. It should lead to taking risks. The 1-talent guy is paralyzed by fear and so plays it safe, but a religion concerned only with not doing anything is not the religion of Jesus.

How does the master respond? **26-30** – You wicked and lazy servant. Ouch. He says you knew that I harvested where I didn't sow? Then why didn't you get to work on my behalf? So, he takes his one bag and gives it to the ten-bag guy. The industrious worker for the Kingdom is given the reward of the lazy Kingdom servant. Incredible! Even what he has is taken away. No commendation is given here. The master will not say "well done" to those who haven't done well. The master tells no lies. / And shockingly, he casts him out. Outer darkness where there is weeping and gnashing of teeth. He is judged for his lack of faithfulness.

Friends, it is important to remind ourselves that we will all have a reckoning. Here is how the KJV puts it in verse 19: "After a long time the lord of those servants cometh, and reckoneth with them." Are you ready for the reckoning? Are you ready to face the master? Let me ask two questions to help: The first question is are you a Christian? Are you a 1-talent servant headed for judgment? It is uncomfortable but we need to examine ourselves. God commands us to do just that in 2 Cor 13:5. 1 Cor 11:31: "But if we judged ourselves truly, we would not be judged." If you are not, turn to Christ and from sin today. Faith and repentance. That is what God calls you to. Trust him and begin following him. Second question, are you being a good steward of your talents? Notice the language of v. **14**. You have been entrusted by the Creator with a gift. Did your school have GT? I went to Eula so it was a lower

bar, but I was in GT in H.S. Me and a bunch of girls. I shouldn't have been in there. In the Kingdom of Christ, all are gifted and talented. 1 Cor 12:7: "To *each* is given the manifestation of the Spirit for the common good." Every believer is gifted by the Spirit and every believer is called to steward their talent well. Whether it is your gifts, your influence, your service, your money, your property, knowledge, skills, memory, passions, know how, whatever. How are you stewarding what God has given you? It is all his. 1 Cor 4:7: what do you have that you did not receive? If you did receive it, why do you boast as though you did not receive it? How you livin fam?

Are you living sold out for Christ? Will he say "well done?" Take a life inventory. Right now, what would God say to you? About your life? About your priorities? About how you are arranging your life? - Are you living a life that makes no sense without the gospel? Would an unbelieving neighbor look at your life and say "that's not much different than mine?" Would he look at your use of your time, talents, and treasures and conclude that y'all are not that different? The way you spend your time, the way you spend your treasure, and the way you use your gifts. Basically living the same way. Or would they examine your life and scratch their head and say "That don't make no sense."

There's this fascinating line in 1 Cor 15, which is all about the resurrection of Jesus. Some people were denying it and Paul is saying "look, no resurrection, no point in any of this." 1 Cor 15:16-17: "For if the dead are not raised, not even Christ has been raised. And if Christ has not been raised, your faith is futile and you are still in your sins." Then he says this in v. 19: "And if our hope in Christ is only for this life, we are more to be pitied than anyone in the world" (NLT). Why does he say that? If we are wrong about this whole Jesus thing, we are to be pitied. Now, if we just lived it up just like our pagan friends who don't believe in the resurrection, then we are not to be pitied. But if we radically changed our life because of the resurrection, and there is no resurrection, we are to be pitied. Let's grow in living lives that make our unbelieving friends and family pity us – because they don't know that this life is merely preparatory.

If you are not living sold out for Jesus, pray that He would grab your heart. Pray for fire in the bones. Pray for a renewed zeal. And get in the Word. Prayerfully study the book of Acts. Carefully read the book of Romans and pray the Spirit would light you up for Christ. That's a prayer he loves to answer.

And if you are looking for a practical way to steer your heart, the Lord Jesus Christ gives us one – in this very book. **Matt 6:19-21**. Where your treasure is, your heart follows. You become emotionally invested in that which you financially invest. Spending trains the affections of the heart. You come to value what you spend money on. So, want more of a heart for God and the things of God? Jesus says give and your heart will follow. Giving directs the heart.

What is the main take away from this parable? Do something for the Kingdom of Christ. Be industrious. Earn a return on your talent. Don't just talk or sit. What did the one-talent person do wrong? Was he an adulterer, thief, murderer, abuser? No. But he did nothing.¹ He didn't *do* anything. The problem wasn't that he did something wrong – he simply did nothing at all. He was passive, lazy, and afraid.

¹ Ryle, 272.