

This summer I have been preaching through a sermon series that I have entitled Masterclass: Storyteller, in which I am looking at the parables of Jesus, the stories that He told, and what we can learn from them about what it means to know and follow God. If you're unfamiliar with the term parable, the best definition I have found comes from Pastor John MacArthur: **A parable is an ingeniously simple word picture illuminating a profound spiritual lesson.** Jesus often taught in parables, using word pictures like "God's kingdom is like a treasure hidden in a field" or "God is like a Father welcoming home a wayward Son." By using everyday language that was familiar to his audience, he ensured that the stories would stay with them long after he left. But he also used parables because the way they were told would cause the self-righteous and sophisticated to reject his teaching as basic, completely missing the deeper spiritual truth hidden in the story, while those with childlike faith would respond to Jesus and want to know Him better.

This morning we'll be looking at the parable of the talents from Matthew 25:14-30. This parable is part of a section that begins in Matthew 24 where Jesus addresses his second coming, his return at the end of time. The section begins with this interaction between Jesus and his disciples:

***Matthew 24:1-3-** Jesus left the temple and was walking away when his disciples came up to him to call his attention to its buildings. ² "Do you see all these things?" he asked. "Truly I tell you, not one stone here will be left on another; every one will be thrown down." ³ As Jesus was sitting on the Mount of Olives, the disciples came to him privately. "Tell us," they said, "when will this happen, and what will be the sign of your coming and of the end of the age?"*

As Jesus predicts the destruction of the temple, his disciples ask him to tell them more about the future, particularly what the end times will be like. In response, Jesus has many things to say in chapter 24 about false Messiahs and wars and natural disasters and persecution. He also tells them a number of parables illustrating how we should think about his return. At the end of chapter 24, he tells them the parable of the faithful and wise servant, illustrating that His absence should not cause us to rebel or be irresponsible but to be faithful and diligent as we anticipate His return and His subsequent judgment of us. At the beginning of chapter 25, he tells the parable of the ten virgins or ten bridesmaids, encouraging us to be vigilant for His return but also to be patient, because His coming will likely be longer than we expected. And then, in verse 14, he tells the parable of the talents, which we will look at this morning. A talent was a unit measuring the weight of something like gold. However, the English definition of "talent" as

referring to human ability was actually derived from this parable, as the servants are given talents according to their ability. Let's read that parable now:

Matthew 25:14–30 - “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. ¹⁵ To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. ¹⁶ The man who had received five talents went at once and put his money to work and gained five talents more. ¹⁷ So also, the one with two talents gained two more. ¹⁸ But the man who had received one talent went off, dug a hole in the ground and hid his master's money. ¹⁹ “After a long time the master of those servants returned and settled accounts with them. ²⁰ The man who had received five talents brought the other five. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’ ²¹ “His master replied, ‘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!’ ²² “The man with two talents also came. ‘Master,’ he said, ‘you entrusted me with two talents; see, I have gained two more.’ ²³ “His master replied, ‘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!’ ²⁴ “Then the man who had received one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’ ²⁶ “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? ²⁷ Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. ²⁸ “ ‘So take the talent from him and give it to the one who has ten talents. ²⁹ For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’”

Remember that this parable is told within the context of a long section on Jesus' return and the final judgment. There are two main things that this parable has to teach us about those realities:

1) We will be judged on what we did with the resources He entrusted to us

So this parable depicts the time from Jesus' ascension to heaven – symbolized by the master going away – to his return – when the master comes back and settles accounts with his servants. The witness of Jesus and the other New Testament

authors is that Jesus will come back one day to put a final end to evil and to bring about the new heavens and the new earth, where heaven and earth will be one, God will dwell with us forever, and there will be no more evil, suffering, or death. And Jesus in this parable likens his return to a master going away, entrusting his property to his servants, and then returning for a day of reckoning, to see what they have done with the resources he entrusted to them. In this parable, he leaves one servant with 5 talents, the second servant with 2 talents, and the third servant with one talent. Two of the servants go off and use the money to make more money for their master, while the third servant, whether from fear, laziness, or both, goes and hides the money so that he will not lose it. And when the master returns to settle accounts, the first two, who have doubled the master's investment, hear "well done, good and faithful servant," while the third, who buried the talent in the ground, is cast out into the darkness. The meaning seems clear: **One day we will meet our master, and part of His judgment of us will be on the basis of what we did with the resources, gifts and talents that He has given to us.** When we stand before Jesus, one of the criteria for evaluation will be what we have done with the gifts and talents, time and energy, money and possessions that He gave to us.

Before I examine that point, however, I just want to address one other thing regarding Matthew 24 & 25 and Jesus' words about the end times, because I know that many people really get into end times prophecy. I just want to point out that if you read Jesus' words carefully, you will not find any parable that goes like this:

*The kingdom of God is like a master who went away and told his servants to figure out the timetable and manner of his return. One servant watched the news and determined that the master would be returning in the next year. Another servant studied the Scriptures and determined that he would be returning in two years. And a third servant studied both the news and the Scriptures and determined that the master would be **back in three years**. And when the master returned in three years, he told the third servant, "well done, good and faithful servant. You guessed correctly when I would return. Come and share in your master's happiness." And he threw the other two servants into the outer darkness, where there is weeping and gnashing of teeth.*

Remember that at the beginning of Matthew 24, Jesus' disciples ask him when they will know that He is returning. And over and over in chapters 24 & 25, Jesus tells them that it is not for them to know:

Matthew 24:36–39 - “But about that day or hour no one knows, not even the angels in heaven, nor the Son, but only the Father. ³⁷ As it was in the days of Noah, so it will be at the coming of the Son of Man. ³⁸ For in the days before the flood, people were eating and drinking, marrying and giving in marriage, up to the day Noah entered the ark; ³⁹ and they knew nothing about what would happen until the flood came and took them all away. That is how it will be at the coming of the Son of Man.”

Matthew 24:44 – “So you also must be ready, because the Son of Man will come at an hour when you do not expect him.”

Matthew 24:50 – “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.”

Matthew 25:13 – “Therefore keep watch, because you do not know the day or the hour.”

Jesus clearly tells his disciples something that I believe applies to us today as well: our responsibility with regards to his return is not to speculate about when and how he might return. Our responsibility is to be vigilant, to be faithful, and to use the resources He has entrusted to us in the service of His kingdom. He does not ask us to be busy trying to decipher the signs of the times, but to be busy serving Him, loving others, and sharing the gospel. Can I encourage you not to waste your time on trying to figure out the end times and instead to focus on what Jesus has told us to focus on. Are we clear?

So once more, the meaning of the parable is this: **One day we will meet our master, and part of His judgment of us will be on the basis of what we did with the resources, gifts and talents that He has given to us.** When we stand before Jesus, one of the criteria for evaluation will be what we have done with the gifts and talents, time and energy, money and possessions that He gave to us.

Now for some of you this idea of judgment based on our works comes as a surprise. Let me try to be clear as to what the Bible says about the final judgment. First of all, the Bible is clear that in the end, we will be judged on how we lived our life:

2 Corinthians 5:10 - *For we must all appear before the judgment seat of Christ, that each of us may receive what is due us for the things done while in the body, whether good or bad.*

Secondly, the Bible is clear that salvation is by grace, and not by our good works.

***Ephesians 2:8-10** - For it is by grace you have been saved, through faith-- and this is not from yourselves, it is the gift of God-- ⁹ not by works, so that no one can boast. For we are God's handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.*

No one will be right with God on the basis of their works or how well they did at obeying God's law. Rather, the law shows us our need for a Savior. And the only way to be right with God is by trusting in Jesus who died for your sins. It is by grace you have been saved, through faith in Jesus – a free gift from God to those who would receive it by turning from sin and self-centeredness to trust in Jesus. But look again at Ephesians 2:8-10. **Yes, you have saved by grace, through faith, but you have also been saved FOR good works. And those good works are the evidence of your faith.** Think of **James 2:14-17** - *What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save him? ¹⁵ Suppose a brother or sister is without clothes and daily food. ¹⁶ If one of you says to them, "Go, I wish you well; keep warm and well fed," but does nothing about their physical needs, what good is it? ¹⁷ In the same way, faith by itself, if it is not accompanied by action, is dead.*

And so, while the Bible is clear that it is grace that saves us, it is also clear that there will be a judgment based on our works. Works alone will never save you, but faith that does not result in good works is not really faith. **Genuine saving faith will result in good deeds.** We have been saved for good deeds - *For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.* And we will be judged by God on our good deeds, on what we have done with the gifts and talents, time and energy, money and possessions that He has entrusted to us.

Remember what Paul said:

***1 Corinthians 3:10-15** - By the grace God has given me, I laid a foundation as a wise builder, and someone else is building on it. But each one should build with care. ¹¹ For no one can lay any foundation other than the one already laid, which is Jesus Christ. ¹² If anyone builds on this foundation using gold, silver, costly stones, wood, **hay** or **straw**, ¹³ their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person's work. ¹⁴ If what has been built survives, the builder will*

receive a reward. ¹⁵ *If it is burned up, the builder will suffer loss but yet will be saved – even though only as one escaping through the flames.*

There will be a judgment. And excuses will not work before God. The fire of God's judgment will bring to light the quality of your works here on this earth. Some of you may be saved, but only as one escaping through the flames, because you wasted your resources on things that did not build up God's kingdom, but are eternally insignificant.

When the one talent man comes before the Master, he tells the Master that he didn't put the money to work because he was afraid of the Master:

“Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. ²⁵ So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’”

While Jesus does not say this explicitly, I believe that Jesus is saying that this man was sent away because he did not really know the Master. If he had known the Master, he would have known that every effort done on behalf of the Master would have been rewarded. Just as everything we do for the Lord is rewarded.

Colossians 3:23-24 - Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, ²⁴ since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

If you know the Master, then use your resources in service to His kingdom. You are not just saved to go to heaven, but to join God in His mission of transforming lives, transforming our community, and transforming our world, by the gospel of Christ, to the glory of God. You have been given a mission. You have each been given resources. What will you do with what God has given you?

2) Invest the resources God has given you in His kingdom work

The word for this is stewardship. We are stewards of all we have – not owners, but stewards. All that we have is not ours but God's, entrusted to us. And as this parable shows, some have been given more than others. There are 5 talent people who may have more time, more money, more abilities, and influence. There are two talent people who have some time, money, abilities and influence. And there are one talent people who may not have much of any of that. But the obvious

implication of this parable is that our talents and our resources have not been given to us for safekeeping but for investing in the master's kingdom.

Think of Jesus' words in **Matthew 6:19–21** - *“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”* Under the old covenant, there was an expectation of the tithe, that the firstfruits of the harvest, the first 10% you earned, belonged to the Lord and to the temple. In the New Testament, the principle is generosity – be generous with what you have, to both the church and others. Think of Paul's words:

2 Corinthians 9:6–8 - *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.*

So are you using your money and possessions to serve others or to serve yourself? Are you using your time and energy to serve others and build up God's kingdom, or just to serve yourself? And are you using the gifts and talents God has given you to serve others, or are you burying them in the sand?

Remember what Paul wrote in **Ephesians 4:11–13** - *So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, ¹² to equip his people for works of service, so that the body of Christ may be built up ¹³ until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.*

Notice that Paul says that the role of the pastor is not to do all the work, but to equip others to do the work. The pastor is not a hired professional that does the work while everyone else sits back. No – the pastor's role is to equip others to do works of service so that the body of Christ might be built up. In other words, you are all ministers, given gifts that are to be used in service to the church and God's kingdom. In fact, the New Testament writers tell us that each believer, when you receive the Spirit, also receives spiritual gifts, and that these gifts are to be used to serve others and to build up God's church and kingdom. The best summary verse of this idea is this:

1 Peter 4:10 - Each one should use whatever gift you has received to serve others, as faithful stewards of God's grace in its various forms.

But the same idea is echoed by Paul:

1 Corinthians 12:4–11 - There are different kinds of gifts, but the same Spirit distributes them. ⁵ There are different kinds of service, but the same Lord. ⁶ There are different kinds of working, but in all of them and in everyone it is the same God at work. ⁷ Now to each one the manifestation of the Spirit is given for the common good. ⁸ To one there is given through the Spirit a message of wisdom, to another a message of knowledge by means of the same Spirit, ⁹ to another faith by the same Spirit, to another gifts of healing by that one Spirit, ¹⁰ to another miraculous powers, to another prophecy, to another distinguishing between spirits, to another speaking in different kinds of tongues, and to still another the interpretation of tongues. ¹¹ All these are the work of one and the same Spirit, and he distributes them to each one, just as he determines.

Romans 12:4–8 - For just as each of us has one body with many members, and these members do not all have the same function, ⁵ so in Christ we, though many, form one body, and each member belongs to all the others. ⁶ We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; ⁷ if it is serving, then serve; if it is teaching, then teach; ⁸ if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully.

What talents have you been given? What spiritual gifts do you have? Music? Decorating? Athletic ability? Art? Money management? Administrative abilities? Nursing? Architecture? Compassion for people? Desire to pray? Love of giving? What have you done with what you've been given? How can you your resources for the kingdom?

Every person and every gift and talent matters. Even if you feel like you are just a one talent servant, that talent was not meant to be buried in the ground but to be put to work in service to the master.

1 Corinthians 12:18–22 - But in fact God has placed the parts in the body, every one of them, just as he wanted them to be. ¹⁹ If they were all one part, where would the body be? ²⁰ As it is, there are many parts, but one body. ²¹ The eye cannot say to

the hand, "I don't need you!" And the head cannot say to the feet, "I don't need you!" ²² *On the contrary, those parts of the body that seem to be weaker are indispensable,*

We are all needed – every church member and every gift – and sometimes those that seem weaker are indispensable. For example, sometimes there may be an older person who says that they can not serve or teach or give much, but “all they can do is pray.” To which I say, “that is no small thing!” There are many of us who can not find extended time to devote to prayer, and thank God for those who can do it. Or someone else who says “I can’t do much, but I can make phone calls, or I can clean.” Well praise God – you are needed!

The expectation is that every Christian will use their gifts and talents in ministry, so that the body of Christ might be built up until we all reach unity and attain the whole measure of the fullness of God. I know there are gifts that many of you have that we don't even know about. Just imagine: if we could ever awaken and unleash the massive talent, resources, creativity, and energy that we have here, and use them cohesively, the church would explode.

During this season, we have some specific needs: children's & youth ministry are at the top of the list. We will need people willing to serve. And we are always looking for community groups leaders, as well as people who want to be trained in leadership or in how to disciple others.

If you are not sure what your gifts and talents are, try serving in various areas and see what God blesses and where you experience His joy. Remember the vision – we are to be a church of people gifted by the Holy Spirit with gifts that are to be used for the common good, so that we might reach maturity and unity. We belong to each other. We are all needed.

God has saved you by His grace, but He has also saved you for good works, and on the day you stand before Him, you will be judged on how you used the gifts and talents, the time and energy, the money and possessions that He entrusted to you. Will you have wasted them on things that do not have eternal significance? Or will you have used them to build up His church and His kingdom? Let's close with the words of Paul:

1 Corinthians 15:58 - *Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.*