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Sermon Notes

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Giving the Master a Complete Account: The Parable of the Talents

Matthew 25:14-30

John Piper recently wrote a book entitled *Don't Waste Your Life*

He opens with a very powerful illustration taken from his childhood in which he followed his evangelist father around from place to place to hear him powerfully present the gospel in various churches

His father would plead passionately to win the souls of his hearers, and how he would tell gripping stories to illustrate the need for immediate repentance and faith in Christ... there would be dramatic stories, like of young people who died suddenly in car wrecks before they had been converted

But of all the stories the young John Piper heard his father tell, the most poignant one had to do with a man converted in his old age

The church had been praying for this man for decades, but he was hard and resistant. However, for some mysterious reason, the man suddenly showed up at his father's service to hear the preaching. At the end of the service, during the invitation hymn, to everyone's amazement this old rebel came forward and took Piper's father's hand... the two of them sat down in the front of the church on a pew as the people were dismissed... and amazingly, God opened this man's heart to the Gospel of Christ, and he was saved from his sins and given the gift of eternal life.

But that did not stop this man from sobbing and saying over and over again, "I've wasted it! "I've wasted my whole life!"

The single greatest tragedy that can befall a human being is the loss of his or her eternal soul in hell

The second greatest tragedy is to waste your life in foolish pursuits so that you fail to bring forth the full harvest of fruit for God

The second issue is one of STEWARDSHIP... of making the most of every opportunity and of every gift entrusted to you

That is the purpose of today's sermon

Context:

Matthew 24-25: Jesus prepares His disciples for the Second Coming of Christ and the End of the World

He has already addressed the signs that will attend the end of the age

He has also told His disciples to be ready at ALL TIMES, because they do not know the day or the hour

An attitude of CONSTANT VIGILANCE is needed, lest the thief come in the night or the master return when you're not ready for him

He told us the parable of the Five Wise and Five Foolish Virgins... teaching us that we must be constantly prepared now, fully prepared, because when the Bridegroom comes at midnight, there will be NO TIME to make final preparations

Now, he warns His disciples that the essence of Judgment Day will be the accountability of a steward who must stand before his Master and give an accounting of what was entrusted to each one of us

If we are poor stewards, we will WASTE our lives, and we will grieve on Judgment Day for the loss of those precious resources Christ entrusted to our care

If we are GOOD and FAITHFUL servants, we will be rewarded lavishly by the generous Lord

I. The Parable Explained: Faithful and Faithless Stewards

A. Stewardship Initiated (vs. 14-15)

Matthew 25:14 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them."

1. What will be like...? The Second Coming of Christ!!
2. The most comprehensive single verse on the essentials of stewardship
3. Elements of stewardship all here
 - a. A Master: authority, owner
 - b. Servants: owned by the master, accountable to him
 - c. A journey: the Master is to be ABSENT for a key time

- d. His property... throughout the account, it's understood that everything belongs to him
 - e. Property entrusted (committed) to the servants to be MANAGED in His absence
 - f. Accountability: at the end, the servants have to give their master an account
4. This concept of stewardship is vital in our relationship with Christ; shows up again and again in His parables
- a. The Parable of the Vineyard: the Master entrusts his vineyard to some tenant farmers who must give him his share of the crop at harvest time
 - b. The Parable of the Ten Thousand Talents: (Matthew 18:23-35) a King calls in his servants to settle accounts with them
 - c. The Parable of the Unjust Steward: (Luke 16:1-9) A steward finds out he's about to lose his position and calls in his master's debtors and reduces their debt to curry favor with them when he gets fired
 - d. The Parable of the Ten Minas: (Luke 19:11-27) a king gives to each of his servants a "mina" (about 1 ¼ pounds of gold) and returns to call them to account; each is rewarded based on what he did with the investment
5. So also here, Christ is preparing His disciples for their time of accountability before Him
6. Unique element: variety of what is entrusted:

Matthew 25:15 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.

- a. The Master knows his servants well, and has assessed their abilities based probably on their past performances
- b. They do not all get the same thing entrusted to them!
- c. This is a wise Master who knows what each is capable of
- d. A talent = 75 pounds of silver... equivalent to about 17 years of wages by a laborer!
- e. The first servant is therefore entrusted with 5 talents, or 375 pounds of silver... approximately 85 years' wages... more than a lifetime of money!!
- f. The second servant is entrusted with the equivalent of 34 years of wages

- g. These talents belong to the Master... it is clear that he wants them to do something productive with them

B. Good Stewardship Displayed (vs. 16-17)

Matthew 25:16-17 The man who had received the five talents went at once and put his money to work and gained five more. ¹⁷ So also, the one with the two talents gained two more.

1. No Procrastination

- a. Jesus tells us that these two servants IMMEDIATELY went out and worked
- b. This is one of the key issues Jesus is highlighting: don't procrastinate just because the Second Coming is taking so long
- c. These servants seized the day immediately and labored for their Master

2. Hard Work

- a. These two stewards WORKED... they worked hard
- b. The Greek word implies labor, diligent labor
- c. They are clearly contrasted with the servant who had received the one talent, whom Jesus calls "lazy"
- d. Good stewardship involves hard work

3. Total Focus

- a. Hard work, yes... but it is work with a focus
- b. The Greek expression is literally that the one who received the five talents "WORKED IN THEM"... he focused his efforts day after day on these five talents... they were the center of his life
- c. Good stewardship involves a focus to the field God has assigned to you, working that field and not getting distracted with other things

4. Skill and Foresight

- a. To put the talents to work involves tremendous financial skill... foresight... knowledge of wise investments
- b. The servant with the five talents has a huge responsibility, but he manages it with great wisdom, skill, and foresight

- c. He is courageous and is not afraid of failure... he is out trading with his master's money, choosing wisely where to invest those talents
- d. So also the one with the two talents does the same, just not to the same degree

5. Fruitfulness

- a. Investment experts speak often of ROI (Return on Investment) as a way to measure the success of an investor
- b. Both of these servants earned a 100% ROI, doubling their master's money... that is an amazingly successful rate of success
- c. The fact is that GROWTH is what Jesus is getting at... when God entrusts stewardship matters to His servants, He is wanting growth and development

Genesis 1:28 God blessed them and said to them, "Be fruitful and increase in number; fill the earth..."

The Master is not looking for a static situation, but rather a DYNAMIC growth of the money he entrusted to his servants

In our relationship with the Lord, we are well aware that there is nothing He really NEEDS us to do... He could easily do everything Himself. But in stewardship, He entrusts some things to His servants that

C. Bad Stewardship Exposed (vs. 18)

Matthew 25:18 But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

1. No one can tell for sure what this man's motives were
2. He has a very dark and negative view of his master, as we shall see, and claims fear
3. He doesn't want to be ashamed and have to tell his master that the talent was STOLEN from him
4. So he does a little amount of work: he digs a hole in the ground and hides his master's money
5. Like the parable of the Treasure Hidden in the Field, the safest place for material treasure back in those days was precisely this... a hole in the ground

6. SO... the money is SAFE, but it is UNPRODUCTIVE... nothing can happen with it good or bad... as we shall see when the master returns, merely avoiding harm or damage is hardly piety... it is laziness and bad stewardship
7. The things entrusted to us have tremendous GROWTH potential by the power of the Holy Spirit... even unrighteous mammon (money, material possessions) can be used to advance the gospel... BUT it must be mingled with HARD WORK, FAITH, and SKILL to bring a harvest

D. The Master Settles Accounts (vs. 19)

Matthew 25:19 After a long time the master of those servants returned and settled accounts with them.

1. This is the essence of stewardship... a final accounting before the Master for what he entrusted to them
2. The Greek implies an accurate record book in which everything has been recorded
3. Jesus' statement again implies a LONG TIME between the first and second Comings of Christ... it is the third time Christ has hinted at this

Matthew 24:48 But suppose that servant is wicked and says to himself, 'My master is staying away a long time,'

Matthew 25:5 The bridegroom was a long time in coming, and they all became drowsy and fell asleep.

4. During the LONG DELAY between the first and second comings of Christ, the whole issue for the church will be faithful stewardship of the gospel and of spiritual gifts and of time and of money and of children and of everything else of value
5. And after the time is up, Christ will come and settle accounts with us

E. Rewards for Faithful Servants (vs. 20-23)

Matthew 25:20-23 The man who had received the 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 the 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!'

1. The first two servants who come give very succinct reports of their activities
 - a. As good stewards, they know exactly what the master entrusted to them, and exactly what they did with it
 - b. This is in keeping with the faithful nature of their stewardship
2. Five talents gained five more... 100% return on investment
3. One of the most famous lines in the Gospel of Matthew

Well done, good and faithful servant!!

- a. This is the commendation of the fruitful steward who has spent his time wisely
- b. It is the desire of every true disciple's heart to hear this commendation of the master
4. Notice the rest of the statement, however

Matthew 25:21 You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!!

- a. Next week, I will go into great detail about the rewards we can expect on judgment day
- b. I will say there are three aspects to the reward
- c. 1) PRAISE FROM GOD
- d. 2) GREATER RESPONSIBILITY FROM GOD
- e. 3) JOY IN GOD

F. Punishments for a Faithless Servant (vs. 24-30)

Matthew 25:24-30 "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.' 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 "'Take the talent from him and give it to the one who has the ten talents. ²⁹ For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

1. Shocking account! The devastating truth exposed of a man who lived his life in selfishness, cowardice, faithlessness, and fruitlessness
2. Notice his hard assessment of his Master:
 - a. You are a “hard man”... the word “hard” used to refer to a harsh wind, like a bitter nor-easter
 - b. You harvest where you have not sown, and gather where you have not scattered seed: you are UNJUST, living off the labors of others
3. His excuse: “I was afraid”... implication is, I was afraid of YOU, Master, in your hardness and injustice
4. His account of his actions: “I went out and hid your talent in the ground”
5. His re-commitment of what had been entrusted to him

“See, here is what belongs to you...”

- a. Everything we have is ours temporarily

Romans 11:36 For from him and through him and to him are all things. To him be the glory forever! Amen

- b. “It all goes back to God...”

Ecclesiastes 12:7 the dust returns to the ground it came from, and the spirit returns to God who gave it.

- c. Everything you have in your life, all your money, all your talents, all your advantages, your education, your possessions, everything you pride yourself on, your athletic ability, your good looks, ... everything comes from God and will someday go back to God
6. The Master’s Judgment
 - a. Words of disgrace: You wicked lazy servant (exact opposite of “Good and faithful servant)
 - b. Restatement of the servant’s insulting assessment: “So, you knew that I am a hard man, harvesting where I have not sown, and gathering where I have not scattered seed...”
 - c. Some advice after the fact: “You should have put my money on deposit with the bankers so that I would have received it back with interest”
 - d. Sovereign action: stripped of the talent: TAKE IT FROM HIM, and give it to the one with TEN TALENTS...

e. Reason given: for everyone who has will be given more and he will have an abundance; whoever does not have ,even what he has will be taken away

f. Condemnation:

Matthew 25:30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.

Stewardship displays the soul's condition!!

This is a matter of heaven and hell.

II. The Parable Applied

A. How Great is our Stewardship?

1. Remember the stewardship principles we saw

a. A Master: authority, owner

Our master is Jesus Christ... He is the King of kings, the ruler of all

b. Servants: owned by the master, accountable to him

We are merely servants...

1 Corinthians 6:19-20 You are not your own; ²⁰ you were bought at a price. Therefore honor God with your body.

2 Corinthians 5:15 And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again.

c. A journey: the Master is to be ABSENT for a key time

Christ has ascended to heaven... He sits on the right hand of Almighty God... from that place He will come to judge the living and the dead...

The account implies a long journey... and so it has been almost two thousand years since He left the earth, and He hasn't returned yet

Our stewardship must be carried out in His absence, by faith in His eventual return

d. His property... throughout the account, it's understood that everything belongs to him

It is our responsibility to understand the matter of stewardship, that every created thing in the universe belongs to God

Romans 11:36 For from him and through him and to him are all things. To him be the glory forever! Amen

- e. Property entrusted (committed) to the servants to be MANAGED in His absence

We must embrace that God has entrusted everything that we have to us for a purpose, to be used for His glory and His kingdom

1 Corinthians 4:7 What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?

We are to manage His things in His place for His purposes

We are to do an inventory of what He's given us and think like stewards

We'll do that extensively in a moment

- f. Accountability: at the end, the servants have to give their master an account

This idea is taught consistently in the Bible... we must embrace it in the depths of our souls: someday we will give God an account of everything He's entrusted to us

Hebrews 4:13 Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.

Romans 14:12 So then, each of us will give an account of himself to God.

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

2. Of what are we stewards?

- a. Our time

- i) Every moment of our lives belongs to God...

- ii) Every Monday is His, every 10:30 a.m. is His

Psalm 118:24 This is the day the LORD has made; let us rejoice and be glad in it.

- iii) He measures out our days and counts them before one of them comes to pass

Psalm 139:16 All the days ordained for me were written in your book before one of them came to be.

How then can we be stewards of our time?

Ephesians 5:15-16 Be very careful, then, how you live-- not as unwise but as wise, ¹⁶ making the most of every opportunity, because the days are evil.

Literally “redeeming the time”

The idea is that every day is like a hostage that has been kidnapped and has to be ransomed from its danger... you have to SEIZE THE DAY, or the day will be wasted

The one with the five talents WENT AT ONCE and put his master’s money to work and gained five more

So, begin every day with a prayer, asking God through His Holy Spirit to give you an ETERNAL PERSPECTIVE on your day, and to give your POWER (strength, energy) to make the most of every moment. This power is both mental and physical... mental, to have the endurance to be about your Master’s work throughout the whole day; strength so that your body will be equal to the tasks the Lord has for you to do

Then you have to go fight the battle of the day, fight the battle of TIME

b. Our bodies

Our bodies are given us as a gift from God

He specifically fashioned them in our mother’s womb

Psalm 139:13-14 For you created my inmost being; you knit me together in my mother's womb. ¹⁴ I praise you because I am fearfully and wonderfully made

God formed our bodies to be just as He wanted them to be

1 Corinthians 12:18 God has arranged the parts in the body, every one of them, just as he wanted them to be.

God has specifically taken ownership of our bodies through the indwelling Holy Spirit

1 Corinthians 6:19-20 Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; ²⁰ you were bought at a price. Therefore honor God with your body.

Now God expects us to present our bodies to Him every single day as living sacrifices

Romans 12:1 Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God-- this is your spiritual act of worship.

He expects us to be good stewards of our bodies... feeding and caring for them to keep them in fine working order

Ephesians 5:29 After all, no one ever hated his own body, but he feeds and cares for it

Thus God expects us to use our bodies day after day for the gospel

And when the time comes, He may call some of us to be poured out for His glory

2 Timothy 4:6 For I am already being poured out like a drink offering, and the time has come for my departure.

c. Our family relationships: marriage, children

- i) Look on your marriage as a stewardship from God... to be managed and invested for His Kingdom
- ii) Look on the time you have together as a gift from God, but also as something that is HIS and He wants your marriage to be a fragrant sacrifice, pleasing to Him... and to be used for His Kingdom
- iii) So also your parenting... your children are a STEWARDSHIP from Christ... these children are not your own, but are on loan from the Lord
- iv) Bringing them up in the nurture and admonition of the Lord is your responsibility as stewards of someone else's possession

d. Our money and possessions

- i) When most of you think of stewardship, your money is the FIRST thing you think about
- ii) And well you should, since Christ cares a great deal about how you spend your money
- iii) You are to use your money as an INVESTMENT in eternity... investing temporal possessions wisely for the Kingdom of God
- iv) This is the point of the unrighteous steward parable... the man has his position as a steward for only a short time, and then he is going to lose it all... during that brief window of opportunity, he can use his soon to be lost possessions to win people in friendship
- v) Listen to Christ's application:

Luke 16:9-12 I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. ¹⁰ ¶ "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest

with very little will also be dishonest with much. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own?

Everything you own is really the Lord's

e. Our spiritual gifts

f. Specific opportunities... the flow of our daily lives