

## USE IT...OR LOSE EVERYTHING! MATTHEW 25:14-30

Not long ago, I had lunch with a man I had grown up with but had not seen for many years. He is one of four boys and I am one of three boys and as kids we did a lot of things together. We hung out at each other's homes, went to the same schools, played the same sports often on the same teams. More importantly, we went to the same church, the same youth group, the same *Good News Clubs* and church camps, and so we were exposed to the same teaching about God and salvation.

But as my friend and I were catching up it became apparent that he had drifted considerably from his Christian upbringing. He lives life in the fast lane. He has been divorced twice and is now living with a woman. He is estranged from his daughter, his only child, and relationships with his parents and siblings are strained. He never attends church or reads his Bible, but he did say that he has *one* "Christian" friend, a former deacon, who likes to party with him.

Late one night, after popping a few pain pills and having a few drinks with this friend, he was driving home, fell asleep at the wheel, and crashed into a parked truck. He said he was lucky to survive.

I asked him if that experience had shaken him.

"What do you mean?" he asked.

I said, "Well, did it make you think, 'O wow, I could have died, and if I had died, am I prepared to see the Lord?'"

He gave me a puzzled look and then confidently said, "Of course I'm ready to see the Lord."

"What makes you so sure?" I asked.

And he replied, "C'mon Stan. You *know* me. We grew up in the same church. You were there when I prayed to ask Jesus into my heart. You saw me get baptized."

In other words, my friend was placing his hope of heaven on a decision he made to ask Jesus into his heart when he was a child, even though there was no evidence of that faith in his character or behavior or lifestyle, nor has there been for nearly fifty years.

It is worth pointing out that we grew up in a church that espoused a doctrine that began circulating in North America about 200 years ago. It is a doctrine that has enormous implications, one of which has been to lull many professing Christians like my friend into a false sense of security. It is giving them assurance that they are really, truly saved and are going to heaven when, in fact, they may *not* be.

This teaching was popularized in the notes of the *Scotfield Reference Bible*, which, for many years, was the standard study Bible used by many preachers (including many of *my* pastors). In his notes Scofield made this statement: "*Paul divides men into three classes: 'Natural' i.e. the Adamic Man, unrenewed through the new birth; 'Spiritual' i.e. the renewed man as Spirit-filled and walking in the Spirit in full communion with God; 'Carnal', 'fleshly', i.e. the renewed man who, walking 'after the flesh', remains a babe in Christ*" (*Scotfield Ref. Bible, pp. 1213, 1214*).

This division of humanity into three "classes" comes from Scofield's interpretation of 1 Cor. 3:1 where Paul says, "*Brothers, I could not address you as spiritual but as worldly—mere infants in Christ.*" He asserted that Paul was dividing Christians into two categories—*spiritual* and *worldly*—when Paul was merely rebuking the Corinthians for their worldly

attitudes and behavior. They had been Christians for a while and, therefore, *should* have been more mature. But they were still acting like spiritual babies.

But what emerged out of Scofield's interpretation is that teachers of the Bible began to teach that there are *three* categories of people in the world - 1) the natural man, 2) the spiritual man, and 3) the carnal man. The "carnal man" is described as someone who has prayed to receive Christ as Savior, who has publicly professed to put his/her faith in Jesus, but there is no evidence of a changed heart or a changed life. And the teaching goes on to say that even though this is tragic and consequential, this person *is* saved and will go to heaven, though he will have regrets and few rewards.

But is that what the New Testament teaches? I would submit to you that it is *not*! The Bible says that when we put our faith in Christ, we become *new* creatures. A radical transformation occurs in our lives that makes us different people. Not *perfect* people...but different. People with different attitudes, values, perspectives, priorities, *and* behavior. This is primarily because we have a new operating system in our lives—the Holy Spirit.

The Lord Jesus also made it clear that one's relationship with Him produced fruit which corresponds with that new birth. He said, *17 ...Every healthy tree bears good fruit, but the diseased tree bears bad fruit. 18 A healthy tree cannot bear bad fruit, nor can a diseased tree bear good fruit. 19 Every tree that does not bear good fruit is cut down and thrown into the fire. 20 Thus you will recognize them by their fruits (Matt. 7:17-20).*

Furthermore, He told many parables that reinforced the principle that what a person does is the evidence of who a person is. One of those parables is found in Matthew 25:14-30. **Verse 14.** *14 "For it will be like a man going on a journey, who called his servants and entrusted to them his property.*

In Matthew 24 and 25 Jesus is responding to His disciples' questions about the end of the age. They specifically asked Jesus to tell them the sign of His coming. They understood His "coming" to be Coronation Day - the day Jesus would begin His literal, physical reign as the King of God's kingdom. And they assumed it would be soon - within days or weeks. But Jesus makes it clear that it was *not* going to happen anytime soon. There would be an indeterminate period of time in which many things would occur throughout the world.

Jesus did not want His disciples (or us) to be surprised by these things, *or* by the length of time between His first and second comings. He also wanted them to understand that it was impossible for them to know the exact time of His coming, since He Himself did not even know (but only His Father in heaven). But He did tell them that when He does come it will be so sudden and unexpected that it will take many by surprise. So, His main purpose in giving this information and instruction is to warn them to be ready for His appearing, for He *could* come at any time.

Jesus reinforces this main purpose by telling four parables. This is the third of those parables, and it is about a man going on a journey for what turns out to be an indeterminate period of time. That man, of course, is Jesus. That journey, it turns out, is His ascension into heaven after He rose from the dead and the time He has spent in heaven for the last two thousand plus years.

The servants are His followers, including you and me, and His property are His interests here on earth (which includes His Word, the gospel, His church, His kingdom) and the resources to advance and expand His interests throughout the world. Jesus has entrusted these resources to His followers.

**Verse 15.** *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 talent in Jesus' day was a measure of weight, so it would be a certain amount of silver or some other currency. One talent equaled about fifteen years wages, so the equivalent in our day would be roughly \$750,000. Two talents would be \$1.5 million, and five talents would be \$4.5 million.

But this parable is not about money. Nor is it about equity. Jesus is not interested in explaining why some are given more talents than others, for it is irrelevant to the meaning and application of this story. Though servants may be entrusted with varying amounts of the master's resources, the important point is that *all* of them have been entrusted with something. And even if it is only one talent, it is still something of great value.

This parable, then, is about the *stewardship* of the resources that have been entrusted to servants. It is about what those servants *do* with *whatever* resources have been entrusted to them. And so, since servants represent followers of Jesus, this story is about what Jesus' followers do with the resources He has entrusted to us—the Gospel, the Holy Spirit, His Word, spiritual gifts, opportunities, discretionary time, money, etc. All of us have been given varying amounts of these resources.

Look at **verses 16-18**. ***16 He who had received the five talents went at once and traded with them, and he made five talents more. 17 So also, he who had the two talents made two talents more. 18 But he who had received the one talent went and dug in the ground and hid his master's money.***

Each of these servants did something with their master's money. The first two put the money to work, investing it in such a way that it doubled. But the third servant *buried* the money. He did *not* invest it; he did *not* put it to work. Oh, he worked for a few *minutes* finding a place to bury it and then digging a hole in the ground. But after that he did nothing. He was *idle*. And that is very important later in the story.

**Verse 19.** ***19 Now after a long time the master of those servants came and settled accounts with them.*** "After a long time" is an indication that Jesus knew there would be a lengthy interval between the time He ascended into heaven and the time He returned from heaven to earth. "Settling accounts" is a reference to the Day of Judgment—the day when each person will stand before Jesus to give an account.

**Verses 20-23.** ***20 And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.'** 21 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.' 22 And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' 23 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.'*

Did you notice the identical language used with reference to both these servants? Jesus does this on purpose. Once again, it does not matter how many talents each of them had been given to start with. What matters is that both of them used those talents to increase their master's wealth. And they did so substantially—they both *doubled* their master's money.

And though we are not told *how* they doubled their master's money we can assume that it was because of their diligence. They took their master's business seriously, they took their role as his servants seriously, and they were determined to advance his interests as much as they possibly could.

This is what the Lord Jesus expects of His followers to whom He has given knowledge, talents, abilities, time, and money. He expects us to use the resources He has entrusted to us to advance His interests. When we do this, He is pleased, and He will be extremely

generous with us when He returns. To hear those words, *“Well done, good and faithful servant,”* would be enough. But He also promises to that these good and faithful servants will enter into His joy. I do not know what all that means, but I assure you it is beyond our wildest dreams. It is a joy that far exceeds any joy we have every experienced in this life.

However, it will be a different story for those who waste the resources He has given them. Look at **verses 24-25**. *<sup>24</sup> “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. <sup>25</sup> So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’*

This is a *two-story parable*. The first story is about the two good and faithful servants and how they were rewarded by the master for their efforts. The second story is about the servant who did nothing with the talent the master had given him. In a two-story parable it is always the second story that Jesus wants His audience to pay most attention to. So, let’s look at it closely.

Notice, this third servant tells his master why he hid his money in the ground. He said he was afraid! More specifically, he was afraid of his master, because he was a strict, exacting, demanding master who had high expectations. And he blames this fear as his excuse to play it safe with his master’s money. He tells him that he hid the money in the ground so that none of it would be lost or stolen. He tries to come across to his master as fiscally cautious and conservative and, therefore, considerate. “I didn’t want to risk diminishing the value of your talent so I kept it in a safe place so I could return it to you intact.”

But the master doesn’t buy it. Look at **verses 26-27**. *<sup>26</sup> But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? <sup>27</sup> 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.*

According to the master, the servant’s excuse that he was afraid was only a pretense for “wickedness” and “slothfulness” (or laziness). And I would suggest that his “wickedness” has reference to his attitude toward his master. His passivity proved that he was not really interested in or did not really care about the master or his business. He knew his master had high standards and high expectations. But he ignored that knowledge, he did not act upon that knowledge, which suggests that he was lying when he said he was afraid of his master. If he really feared him, he would have taken his responsibility as a steward seriously. He would have been diligent and attentive. Instead, his passivity and his laziness were evidence that he was indifferent to his master.

And I believe this is what aroused his master’s fury. This servant was so indifferent, so inattentive, so lazy that he did not even put the money in the bank so as to earn interest.

And there are consequences for this kind of attitude and behavior. Look at **verses 28-30**. *<sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’*

The master’s reaction to the servant who buried the talent was one of intense anger. He was so offended by his passivity and inactivity that he not only calls him *wicked* and *lazy*; he calls him *worthless*, and then banishes him from his presence into a place of torment and suffering, which is a reference to *hell*.

Some of us are thinking, “Wow, that seems so harsh and so severe! I mean, sure, this servant didn’t gain anything for his master, but at least he didn’t spend the money on himself. He didn’t lose it. He kept it safe; he kept it intact! It’s not like the master *lost* anything!”

“Why such a strong reaction? Especially after just finding out that your other two servants doubled your money! You’ve just made a six million dollar profit off those two guys, for crying out loud! Why make such a big deal out of one servant with only one talent? Why take it so personally and react so vehemently instead of just chalking it up as a business loss? Why not just terminate his employment, or demote him to another position with less responsibility?”

That’s a good question, and we must give that question some serious consideration, because if this is a story about the serious consequences of those who squander the Lord’s resources, it is entirely possible that the third servant may represent some of us. And, trust me, none of us wants to have the kind of interaction with King Jesus on the Day of Judgment that the servant had with His master in the parable.

I want to remind you that this earth and everything in it belongs to the Lord. The history of this earth, the history of humanity, the history of every person who has been born on this planet is a part of God’s grand, eternal story—a story that focuses upon and revolves around King Jesus. It’s about His glory, His righteousness, His pleasure, His plans and purposes, and His will.

You and I (and every other human being) are but players in this drama. Yes, we were created by God, we are loved by God. But this is not our story; nor is the story about us. It is all about Him. It is about His plans and purposes being accomplished in His time, through His servants, for His glory and pleasure. And those plans and purposes are fully in motion right now in this earth realm even in what appears are random and chaotic conditions in which evil is rampant and good seems rarely recognizable.

Jesus is working. His kingdom is advancing. His plans and purposes are being accomplished. He is rescuing and redeeming a fallen world to Himself, so that it can be reconciled to Him for all eternity. But in His absence (while He is in heaven), He has entrusted His followers to do this incredibly consequential work. And He has given them all the resources we need to do effectively - is powerful, penetrating Word, the Gospel, the Holy Spirit, spiritual gifts, opportunities, strength, energy, wisdom, financial and material resources, etc. And because the stakes are so high, He expects, no, He *insists* that we use those resources and diligently apply ourselves to that task so that His interests and His kingdom are advanced.

That’s what the lives of Jesus’ followers are all about. We are about His business, His interests, His kingdom, and His glory. If we have learned anything from Matthew’s Gospel, it is that being a disciple of Jesus means that we have put to death our personal autonomy and self-interest and have given Jesus full control of our lives. He is our Master. He is our King. We live for Him...24/7. We obey His words...all of them. We defer to His will when it conflicts with our will...in everything. We pursue His plans and purposes...above all else.

Yet we are so accustomed to Bible teachers in our culture emphasizing His grace and mercy and compassion that some of us have come to believe that Jesus is *lenient* and *tolerant*. And so, we have concluded that being thoroughly devoted to Jesus is optional. We’ve concluded that we are allowed to be *part-time* disciples, *half-hearted* disciples, *inactive* disciples. We’ve concluded that we can give our attention to the assignment He has given us when we want to, or when it’s convenient, or after we’ve tended to our own business. We’ve concluded that Jesus is satisfied with mediocrity and passivity.

But if that's what you think you don't know Jesus very well. He has exceedingly high expectations. And why wouldn't He? He purchased us with His very own blood when He died for us on the cross. The Bible says, "*We are not our own, we have been bought with a price, the precious blood of Jesus*" (1 Cor. 6:19-20). That means I am not in charge of my life, I am not my own boss, not even for one hour out of the day. Jesus is my Lord and Master and King—24/7.

We cannot understand discipleship, we cannot understand our relationship with Jesus unless we understand it in light of His *ownership* of our lives. Which is why when Jesus talks about the cost of discipleship He says over and over that we are either all in with Him or we are not in at all. Not once does Jesus ever say that He's willing to settle for partial commitment from us. Never does He negotiate a deal for partial ownership over our lives. It is all or nothing.

And I believe this is the only way we can understand the parable of the talents. As the One who owns us, as the One who *is* our Master, *Jesus insists that we use the resources He has given us to expand His interests. If we don't use them, we not only lose them; we lose everything*

So, regarding my friend who grew up in the same church as me and asked Jesus in His heart as a small boy. Should he be concerned? Absolutely! I would be petrified if I were him. Because, at the very least, the evidence of whether one truly belongs to Jesus is if one is living for Him. The evidence that one truly belongs to Jesus is if one is bearing fruit. The evidence that one truly belongs to Jesus is if one is concerned about His business and is using the skills, abilities, intelligence, opportunities, and resources He has given him to promote and expand His business.

I believe the doctrine of the "carnal Christian" is a false doctrine. Truly, we are saved by grace through faith alone, but true faith is *always* manifest by a corresponding life of commitment to Christ.

God has given every one of you various talents. Your exposure to and knowledge of His Word. Your comprehension of the Gospel (which is a gift), your skills, opportunities, time, money, etc. Are you diligent in using them? *Jesus insists that we use the resources He has given us to expand His interests. If we don't use them, we not only lose them; we lose everything.*

## Use it...Or Lose Everything Matthew 24:14-30

Main Idea: Jesus insists that we use the resources He has given us to expand His interests. If we do not use them, we not only lose them, we lose *everything*.

The subject of this parable (14)

The components of this parable (15)

The servants

The talents

The journey

The investment of the talents (16-18)

The two who put the talents to work (16-17)

The one who put the talent in the ground (18)

Settling accounts with the servants (19-30)

The two who multiplied their talents (20-23)

The one who buried his talent (24-30)

Lame excuses from a lazy servant

Terrible consequences from an angry master

Condemnation

Alienation