

Matthew 25:14-30

Introduction

In Matthew 24:36, Jesus cautioned His disciples:

- ✓ Matthew 24:36 — But concerning that day and hour [of Christ's return] no one knows, not even the angels of heaven, nor the Son, but the Father only.

The Parousia of Jesus at the end of this age will catch the world completely at unawares. It will happen even at a time when the true disciples of Jesus are not at all expecting it. There will be no specific signs that will alert us to the fact that we are living in the days just prior to His coming. And so it's in light of this unknown and unexpected time of His coming that Jesus exhorts us to always stay awake, and watch, and be ready.

- ✓ Matthew 24:37–42 — For as were the days of Noah, so will be the coming of the Son of Man. For as in those days before the flood they were eating and drinking, marrying and giving in marriage, until the day when Noah entered the ark, and they were unaware until the flood came and swept them all away, so will be the coming of the Son of Man. Then two men will be in the field; one will be taken and one left. Two women will be grinding at the mill; one will be taken and one left. ***Therefore, stay awake, for you do not know on what day your Lord is coming.***
- ✓ Matthew 24:43–44 — But know this, that if the master of the house had known in what part of the night the thief was coming, he would have stayed awake and would not have let his house be broken into. ***Therefore you also must be ready, for the Son of Man is coming at an hour you do not expect.***

After these verses, Jesus went on to tell three parables. The first was the parable of the two servants which emphasized the need to live every day with a true sense of “urgency” and “readiness” because that very day could be the day of His coming. The second parable was that of the ten virgins which emphasized the need to be preparing and training every day for the possibility of delay – so that whenever the delay might be over, we will be *ready*. After these two parables, Jesus says for the third time:

- ✓ Matthew 25:13 — ***Watch therefore, for you know neither the day nor the hour.***

“*Stay awake... be ready... watch... for you do not know on what day your Lord is coming... for the Son of Man is coming at an hour you do not expect... for you know neither the day nor the hour.*” And now in the third parable, Jesus just keeps on emphasizing the huge importance of being *ready* when He returns.

- I. Matthew 25:14–15** — For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.

When we hear the word, “talent,” we think of a special musical, or physical, or intellectual ability or giftedness. But this English meaning of “talent” can actually lead to confusion over the real meaning and application of Jesus’ parable. The Roman “talent” was certainly not a special ability or giftedness – it was just a measure of weight! So you could have a talent of bronze, or a talent of silver, or a talent of gold just like we have *ounces* of gold, or silver, or bronze (though a talent would have been *far* more than an ounce). So to hopefully help us avoid confusion, I’m going to replace the word “talent” with “pound” and just assume that we’re talking about silver.

The man who was going on a journey “called his servants and entrusted to them his property. To one he gave five [pounds of silver], to another two [pounds of silver], to another [one pound of silver], *to each according to his ability.*” The silver does *not* represent the abilities of the servants. Instead, the silver was distributed to the servants *according* to their abilities. So perhaps we could say that the silver represents the various responsibilities and *opportunities* that God has given to each one of us for obedience and service (cf. France). These various responsibilities and opportunities have been designed for us specifically in light of our unique and individual “abilities.” These “abilities” might, at some level, include things like musical or athletic “talents,” but I really doubt that’s the main point. The different “abilities” of the servants represent the *differences* between all of us in terms of financial resources, our social position and influence in life, our personal temperaments and makeup, and especially our spiritual giftedness. So based on how God has *made* each one of us and where he has *placed* each one of us in life, so He has also entrusted to us varying *degrees* of responsibility and opportunity in His service. Maybe it’s at this point that we should now that even *one* “talent” would have been a *massive* amount of money. The master distributed the “silver” according to the ability of his servants.

So on the one hand, the person who has a family and makes \$40,000 per year will not be held accountable for his failure to give 30% of his pay to the Lord’s work, and not necessarily even for a failure to give 10% of his pay.

- ✓ 2 Corinthians 8:12 — For if the readiness is there [to give financially], it is acceptable according to what a person has, not according to what he does not have.

The person who has not been especially gifted for the work of an evangelist (Ephesians 4:11) will not be held accountable for failing to measure up to a Billy Graham – or even to the lesser known evangelist in his or her own local church. The person who has not been gifted to speak and teach God’s Word will not be held accountable for failing to teach a Sunday School class. The person who has not been especially gifted for acts of service or mercy will not be held accountable for failing to measure up to a “Mother Theresa,” or even to the much less “impressive” Mother Theresa in his or her own local church.

- ✓ Romans 12:3–8 — For by the grace given to me I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment, each *according to the measure of faith that God has assigned*... Having gifts that differ *according to the grace given to us*, let us use them: if prophecy, *in proportion to our faith*; if service, in our serving; the one who teaches, in his teaching; the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.

I like what France says: “The kingdom of heaven is not a ‘one-size-fits-all’ economy... God’s people are [all] different, and he treats them [all] differently.” Jesus said:

- ✓ Matthew 13:23 — As for what was sown on good soil, this is the one who hears the word and understands it. He indeed bears fruit and yields, in one case a hundredfold, in another sixty, and in another thirty.”

This should be a wonderful and liberating truth for every Christian! The Christian life is not about measuring up to the spiritual “accomplishments” of others, but rather being faithful to glorify God according to the *measure* of our *own* God-given responsibilities and opportunities for obedience and for service to Him. So now this brings us to the other side of the coin:

The Christian life is *not* about doing “just enough” to keep up with the “average Joe” Christian. We cannot excuse our failures to take full advantage of the responsibilities and opportunities that God has entrusted to us by comforting ourselves with the thought that we have already done so much *more* than so many other Christians. But haven’t we all tried this at one time or another? Isn’t so much of our Christian life about comparing ourselves with others – with those who have done more, with those who have done less, or with the majority crowd where we fit in quite comfortably? But once again, “The kingdom of heaven is not a ‘one-size-fits-all’ economy... God’s people are [all] different, and he treats them [all] differently.”

- ✓ Mark 12:41–44 — [Jesus] sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, “Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on.”

The rich people donated *large* sums of money, but they were blinded to their failure to be good stewards of their money because all they could see was that they gave *more than everyone else*. Jesus says:

- ✓ Luke 12:48 — Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.

The poor widow would not have been judged for failing to put in everything she had and all she had to live on. But in doing so, I have to believe that she condemned every single one of us sitting here today. In the same chapter where Paul said that giving is “acceptable according to what a person has, not according to what he does not have,” he also said:

- ✓ 2 Corinthians 8:1–4 — We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their *extreme poverty* have overflowed in a *wealth of generosity* on their part. For they gave according to their means, as I can testify, and *beyond their means*, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints.

So on the one hand, we are not accountable for measuring up to those who have been given more abilities or opportunities for service than we have been given.” On the other hand, we will not be praised simply because we accomplished more than those who had less “abilities” or opportunities for service than we had. The one who works at McDonalds flipping hamburgers may easily receive equal praise (and even higher praise), than the one who served as the pastor of a church, for he may easily be just as faithful (if not more faithful) with the responsibilities and opportunities that God has entrusted to him. The woman who is never married and who never raises children may easily receive equal praise (and even higher praise), than the one who has, because she may easily be just as faithful (if not more faithful) with the responsibilities and opportunities that God has entrusted to her. The Christian life is not about measuring up to the spiritual “accomplishments” of others because in a certain sense we are not all created equal. But neither is the Christian life just about looking a certain percentage better than most. The Christian life is about being faithful to glorify God according to the measure of our *own* God-given “abilities” and opportunities for service and obedience. The question is, are we being *faithful*?

1 Peter 4:10–11 — As each has received a gift, use it to serve one another, *as good stewards of God’s varied grace*: whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies—in order that in everything **God** may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen.

So based on the “abilities” of each servant, the master entrusted to each one a different amount of money. “Then he went away.”

II. Matthew 25:16–18 — He who had received the five [pounds of silver] went at once and traded with them, and he made five [pounds] more. So also he who had the two [pounds of silver] made two [pounds] more. But he who had received the one [pound of silver] went and dug in the ground and hid his master’s money.

The first two servants immediately went out and began trading very aggressively with the money they had been given so that eventually they actually turned a 100% profit. They both doubled their master’s money. They took full advantage of the opportunities for service and obedience that God had entrusted to them in accordance with their abilities. Bruner points out that “there is excitement in ‘immediately’ [‘at once’]; this servant is so thrilled to have been entrusted with his master’s gifts that without a moment’s loss he wants to throw himself into their use.” So there is no “drudgery” here – no mere sense of duty and obligation! This is the evidence of true *faith*, which is always the fruit of God’s saving *grace*.

But this “trading” always involves risk – especially if the goal is to double the investment, and especially if you’re investing in the highly non-regulated days of the first century! And so also, true obedience and service to God will often times involve risk – especially the risk of an apparent “failure,” or the risk of appearing foolish to others. A doubled investment for the kingdom is not always as obvious and clear cut as a doubled investment in silver. Sometimes what looks and feels like a loss may actually be a gain. The truth that God entrusts to us

responsibility and *opportunity* in direct proportion to our resources and gifting should not be twisted to mean that we are never called to take “risks” for the sake of Christ and His kingdom – to step outside of our comfort zone and run the chance of looking to other “Christians” like a fool – or even a failure. Sometimes the “risks” we take may never be known to others. The point is not how visible our opportunities for service are to men (here there is always the danger of pride), but rather to God, and God sees *all* – even the most hidden and secret things. As we consider our own unique resources, abilities, and gifting, what risks are we taking of appearing foolish and a failure to others (or even just feeling foolish and a failure to ourselves) in order that we might offer something back to God who has given everything for us?

The third servant was not willing to take such a risk. Instead, he took what he considered to be the safest and most conservative route. The safest treasure is buried treasure, and so that’s what he did. He “went and dug in the ground and hid his master’s money.” He passed up the opportunities for obedience and service because he wasn’t sure but that these opportunities might not really be suited to his abilities. He didn’t want to risk the chance of looking foolish, or appearing like a failure. Was he maybe a little jealous, too, of his fellow servants who had received more than he had because their abilities surpassed his own? So he chose to be cautious and play it safe. He chose to take a route that would definitely appear to most people to be *prudent and wise* (cf. France) It’s not that he went out and broke any laws or committed any crimes. He didn’t squander his master’s money in careless living. Far from it. By most definitions of his day, he was simply being cautious, prudent, and wise. But in God’s economy, he had failed to be a faithful steward. He wasn’t motivated and thrilled by *grace*. So he “went and dug in the ground and hid his master’s money.”

III. Matthew 25:19–21 — Now after a long time the master of those servants came and settled accounts with them. 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.” 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 truth is that none of us can ever earn or merit these words. Our “abilities” are given to us by God, and even our “faithfulness” in stewardship is a sovereign gift of His grace. What will be our tone and manner when we stand before God and say, “Master, you delivered to me five talents; here I have made five talents more”? Notice that the servant doesn’t say: “Master, I have ten talents to give you!” No! He begins with the humble awe of one whose heart has been thrilled by *grace*: “*Master, you delivered to me five talents... here I have made five talents more!*” Even as we say this, I picture a little child jumping up and down with gleeful excitement. And then how we will *thrill* to hear these words: “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.” Can we possibly even imagine what this will be? In heaven, we will be entrusted with even *more* responsibilities and opportunities for obedience and service than we ever were in this life, but in that day, all of this world’s encumbrances will be thrown off. In that day, all of the sinful weights and hindrances that we struggle with in this life will be gone forever. And so in that day, our

obedience and service to God will be our constant joy and delight as we enjoy for all eternity His gracious love and favor – His constant and never-ceasing “well done, good and faithful servant.”

May this be an encouragement and a strength to us *today* as we seek to be *faithful* stewards in His service. Let us earnestly strive by God’s grace to be able to stand before Jesus one day and joyfully give back to Him who has given everything to us. May we have something to offer Him! May we have crowns to gladly and joyfully cast before His throne (Rev. 4:10)! May we live every day single day of our lives just to hear these words spoken to us: “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.”

IV. Matthew 25:22–23 — 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.*” 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.”

These words are *exactly the same* as the Master’s words to the first servant who had *greater* abilities, who had been entrusted with *greater* responsibilities and opportunities, and who therefore had *more* to give back to his master. The reward for the second servant is identical to that of the first. The question is not how many or how great our abilities might be. The question is not how many or how great are our responsibilities and opportunities for service. The question is *faithfulness* – a faithfulness that in the kingdom will always mean “risk.” The Apostle Paul writes:

✓ 1 Corinthians 4:1–2 — Moreover, it is required of stewards that they be found faithful.

So the most lowly, and unknown, and obscure servant of Jesus can hope to hear the exact same words of welcome, and reward, and blessing as the most *renowned* heroes of the faith. Think about that! And may this be a true encouragement and strength to us *today* as we seek to be *faithful* and embrace the risks of serving Him *wherever* we are, and *whatever* that may look like.

V. Matthew 25:24–25 — He also who had received the one talent came forward, saying, “Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent [safely] in the ground. Here you have what is yours.”

Basically, this servant’s excuse is that he was afraid of disappointing an overly strict and exacting master. But this doesn’t ring true at all. If this is what he was truly afraid of, then how could he possibly justify burying his silver in the ground? Didn’t he *know* that this would only incur the wrath of his master?

VI. Matthew 25:26–27 — 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? 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 is not at all admitting to any fault on his own part. He’s just exposing the hypocrisy and deceit in his servant. This third servant was not afraid; he was simply “wicked and slothful.” He pretended to be serving his master by keeping his money “safe,” but in reality, he was serving no one but himself. In the same way, a person may pretend to serve Jesus by living a sufficiently religious and moral life, but the real question is whether he has been faithful to take those “risks” that are always associated with our God-given responsibilities and opportunities for service and obedience to Him. As a warning, then, to all those who choose instead to play it safe and bury their silver in the ground, Jesus concludes His parable like this:

VII. Matthew 25:28–30 — “So take the talent from him and give it to him who has the ten talents. 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. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.”

The servant who was given the two talents has now faded out of the story. So we should not be asking why he was “overlooked.” He wasn’t. That’s not the point. The point is that the third servant had been given opportunities for service and obedience – opportunities that in many cases involved “risk,” but in ignoring and rejecting these opportunities and playing it “safe,” he proved that he was only a pretender. So the privilege and responsibility he had was taken away from him and entrusted to one who truly knew the *joy* and the *excitement* of faithfulness – while he himself was cast into the darkness outside, where there is weeping and gnashing of teeth.

Conclusion

Bruner writes: “Activity, not passivity, is the mode of Christian hope.” In his “Religious Affections,” Jonathan Edwards writes: “A true assurance is not upheld but by the soul’s being kept in a holy frame, and grace maintained in lively exercise.” “Let us leave this parable with a solemn determination, by God’s grace, never to be content with a profession of Christianity without practice. Let us not only talk about religion, but act. Let us not only feel the importance of religion, but do something too. We are not told that the unprofitable servant was a murderer, or a thief, or even a waster of his Lord’s money. But he *did nothing*,—and this was his *ruin*.” (Ryle)

The Christian life is not about measuring up to the spiritual “accomplishments” of others. But neither is the Christian life just about looking a certain percentage better than most. True Christianity is about being faithful to glorify God according to the measure of our *own* God-given responsibilities and opportunities for service and obedience. It is *only* those who are faithful to take the *risks* of this service and obedience who will be *ready* when Jesus returns.

May we feel again the *thrill* of having been entrusted with our master’s gifts so that without a moment’s loss we want to throw ourselves into their use! This is the wonderful, glorious evidence of true *faith*, and of God’s saving *grace* in our lives. Let us earnestly strive by God’s

grace to be able to stand before Jesus one day and joyfully (even gleefully) give back to Him who has given everything to us. When we stand before Him, may we have something to offer Him! May we have crowns to gladly and joyfully cast before His throne (Rev. 4:10)! May we live every single day of our lives just to one day hear these words spoken to us: “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.”