

The Parable of the Talents

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Amen. I thought before we get into God's word, I'd remind you that, as you see in the back, we have our VBS coming up this week and so if you're a member here, please don't forget to pray for that and pray particularly for Todd and Annie, for all the volunteers, and also for the children who are going to be here, both from our church and from our communities. I'll be praying that God would work. And also, if you are here and you have children and you didn't know about VBS, feel free to bring them on Monday and I think it's going to begin at 9 o'clock. So it's going to be a good time. I just wanted to remind you as a church that that was going on and to be praying for it.

Well, please, if you would, take your Bibles and turn to Matthew 25. Matthew 25:14 through 30, that's going to be our text this morning and let's begin by reading it together. Matthew 25:14 through 30. Let's begin in verse 1. This is the word of the Lord.

14 For it will be like a man going on a journey, who called his servants and entrusted to them his property. 15 To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. 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. 19 Now after a long time the master of those servants came and settled accounts with them. 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.' 24 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, 25 so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' 26 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? 27 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. 28 So take the talent from him and give it to him who has the ten talents. 29 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. 30 And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Amen. Let me ask for God's blessing upon our time in the word.

Our heavenly Father, we thank you that you have called us out of darkness into the light of your own Son. We thank you that you have adopted us as your children. And Lord, we thank you that you continue to speak to us through your word. Your word is life. So Father, renew and Lord, give life to our souls this morning through your word, by your Spirit. I pray that you would change us and transform us by this parable. We ask it in Jesus' name. Amen.

The so-called parable of the talents is another well-known parable of Jesus. We looked at the parable of the Good Samaritan last week. However, while the parable of the Good Samaritan, which we looked at last week, is well known for its ethical message, the parable of the talents is well-known for its jarring challenge. Let's begin our study of this parable of the talents this morning by looking, first, at the context in which Jesus originally told this parable.

So first, the context of the parable. The parable of the talents is recorded in Matthew 25 and the teaching of Matthew 25 is really continuous with the teaching of Matthew 24. Matthew 24, of course, is where Jesus delivered his famous Olivet Discourse in which he taught his disciples about the events which would occur at the end of the age and in the period of time leading up to it. So it is this teaching of Jesus regarding the last days and the Second Coming at the end of the age, which serves as the backdrop for the parable of the talents, but let's look more closely at where the parable of the talents fits within the flow of this teaching in Matthew 24 and 25. In the middle of the Olivet Discourse in chapter 24, Jesus addressed the issue of the nature and the timing of his Second Coming. First, he addressed the issue of the nature of the Second Coming in verses 29 through 31, if you look there, and there he makes clear that when he comes again in power and in great glory, it will mean the end of this present evil age, because at that time the elect will be gathered to him in the air and the rest of humanity will mourn as the sun ceases to give light and the stars begin falling from the sky. And then Jesus addresses the issue of the timing of his Second Coming in verses 36 through 31, saying, first, that no one knows when it will occur and, second, that it will occur at a time when we do not expect. Now then in verse 42, if you look at that verse, Jesus sums up in one little phrase how this teaching, particularly of the timing of his Second Coming, should affect the way that his disciples live their lives in the present. He says there in verse 42, "Therefore, stay awake, for you do not know on what day your Lord is coming." You see, in other words, since

the disciples of Jesus do not know when he is coming, since it will happen at a time when they do not expect, so they should be ready for it at all times.

Now, having laid out that core principle, then in verse 42, in light of his teaching about the nature and timing of a Second Coming, Jesus then illustrates that point through four successive parables. Each of the four parables is longer and more elaborate than the one that precedes it but the lesson of each of the parables relates to the same issue, being ready for the unexpected return of the Lord Jesus. The first of these parables in chapter 24, verses 43 through 44, is very brief, some might even not call it a parable, but I think it is an appropriate designation. It teaches a simple lesson that just like the master of a house does not know what part of the night a thief is going to break in, so the Lord will return at a time when we do not expect and therefore, we must be ready at all times, is the implied lesson.

The second parable in chapter 24, verses 45 through 51, is a bit longer than that. It paints a picture of two servants, a wise servant and a foolish servant. And when their master is delayed in coming one day, the wise servant remains diligent in his work, but the foolish servant neglects his work altogether and indulges in immorality. When the master returns, then unexpectedly, the wise servant is prepared. He is prepared to serve and do his duty. But the foolish servant was not prepared and he was therefore destroyed and cast into hell. The implied lesson of that parable is that Jesus' disciples must remain vigilant in their service of him so that when he returns unexpectedly, they are ready and they are not cast into hell like the foolish servant.

The third parable in chapter 25 now, moving into chapter 25, verses 1 through 12, is still longer than the first two, and it tells the story of 10 virgins who were tasked to go with a bridegroom into the wedding feast that was being held for him, holding lamps to light the way to the feast in the darkness. Now, five of the virgins are said to have brought an extra flask of oil with them so that although the bridegroom delayed in coming, they were still ready to go with him when he finally arrived. But five other virgins had brought no extra flask of oil, and so their lamps died out during the delay of the bridegroom and they were not ready to go with him when he finally did arrive. So five virgins went in with the bridegroom into the wedding feast and five were left standing outside the door in the darkness, and the lesson of the parable is that Jesus' disciples must remain vigilant while he delays in coming so that they will be prepared when he finally arrives. If they're found unprepared at his arrival, they will be barred from entering with him into his eschatological kingdom.

Now, the fourth parable in this sequence is the parable that we're considering this morning, the parable of the talents. It's the longest of the four parables. In fact, it's the longest parable in the whole of Matthew's gospel. In fact, like the first three parables in this sequence, its lesson does focus on the issue of being ready for the unexpected return of Jesus, however, while focusing on that same general theme, the lesson of this fourth parable goes beyond the lesson of the first three parables. Whereas the first three parables simply teach basically the same lesson, they teach that the disciples of Jesus are to be ready and prepared for his unexpected return, but this fourth parable, the parable of the

talents, teaches the disciples of Jesus how to be prepared for his unexpected return. In other words, this parable of the talents teaches us what being ready for the unexpected return of Jesus actually involves.

So that's the context. So having understood the context in which Jesus originally tells the parable of the talents, let's turn now to consider the parable itself. First, let me explain just basically what's going on in the parable, the explanation of the parable. Notice the opening words in verse 1, "For it will be like," and then he tells the parable. Now you see, without understanding the connection between this parable and the three before it, this opening phrase would seem rather bizarre, doesn't it? For what will be like? What will be like what? But what is probably going on here is that this parable of the talents is so closely associated with that previous parable of the 10 virgins that it's sort of piggybacking on the opening line of that parable, which has said, "Then the kingdom of heaven will be like." So then you see, just like the parable of the 10 virgins, this parable of the talents is going to illustrate for us something of what it will be like when the kingdom of God finally comes in its fullness at the end of the age.

So what will it be like when the kingdom of God comes in its fullness at the end of the age? Well, verse 14 sets the scene and says, "it will be like a man going on a journey, who called his servants and entrusted to them his property." Now the word "servant" there is the word "doulos" in Greek. It literally means a slave. In the ancient Near East, slaves were often entrusted with great responsibility by their masters and in this instance, a particular master was leaving on a journey for an unspecified amount of time, and he entrusts all of his property into the care of his three slaves to be stewards of it until he got back. As stewards, the expectation is that they would take his property and put it to work in such a way that while he was gone, it would make a profit for him.

Now, according to the parable, the master has eight talents, which meant that he was an extremely wealthy man. You see, a talent doesn't refer to an ability or to a gift in this context. A talent was a unit of measurement in the ancient world, which in Jesus' day was approximately equivalent to 6,000 denarii. Okay, what is a denarii? Well, a denarii was a typical day's wage for the average laborer in the ancient world. Translated into modern currency, a denarii would have been what, maybe 40-50-60,000 dollars. So if you think about that one denarii was, or 6,000 denarii was equivalent to one talent. So it would take the average day laborer about 20 years to earn one talent. Now that means that eight talents is a vast amount of money. This man was the equivalent, the ancient world's equivalent, of a multi-millionaire.

So the master takes his eight talents and he entrusts them to three slaves, distributing five to the first, two to the second, and then one to the third, and notice that the distribution is not equal, but rather, as it says in verse 15, the talents were distributed to the slaves, "each according to his ability." Then the master departs on his journey and it says in verse 16, "He who had the five talents went at once and traded with them and he made five talents more." And then the slave with the two talents, verse 17 tells us, does the same thing with his two talents, making two talents more. Now the word translated "traded" there, that Greek word literally means "to put to work." The text doesn't tell us what this

type of work involved, the translation "traded," as you can see, is an interpretive guess at what type of work it would have involved but the point is that these first two slaves took these vast sums of their master's money and they put them to work in his absence, probably in some sort of business venture, and ended up earning for their master 100% profit on his investment. Notice that both of these first two servants earned different amounts for their master. One earned from five talents, one earned from two talents, since they'd been entrusted with different amounts from the beginning but they both made the same return on investment. They both doubled their master's money and hey, in terms of investment, that is a pretty good job, I would say.

Now that phrase, that little phrase "at once," I think that's also helpful to look at. It indicates that as soon as their master left, these two servants began right away putting his money to work. I think this reflects a zeal on the part of these two servants to do as much with their master's money as they possibly could during this time when he's going to be away. They weren't sure how long he was going to be gone, so they got to work immediately hoping to maximize whatever time that they had in his absence. In other words, these two servants, these first ones, were eager to be found by their master when he returned as having been faithful stewards of the property that he had entrusted to them. But when we come to the third servant, we see a different story. The third servant had only been entrusted with one talent, as we saw before, but that was still a substantial amount of money in that day, wasn't it? However, instead of going out and immediately putting his master's money to work, trying to earn as much as he could with it in the time that his master was away, verse 18 tells us that he "went and dug in the ground and hid his master's money." Now to us, that just seems comical but remember, they didn't have anything quite like our modern day banks in that day with all of their security and whatnot. The people that might have functioned somewhat equivalent with bankers were not always that reliable or honest, and so it was not uncommon actually for someone who actually wanted to just simply keep their money secure to find a remote place where only they knew about and to bury their money in the ground. So the point therefore is not that this was some kind of weird action, but rather that it reflected the servant's resolve to do nothing with his master's money except simply keep it safe. He didn't intend to put it to work at all.

Finally, in verse 19, it tells us that "after a long time the master of those servants came and settled accounts with them." So upon his return, the master held his servants accountable for what they had done with his money in his absence. Had they been good stewards of it or had they not? Had they put it to work and earned a profit for him or had they not? This was the day of reckoning for these three servants. The first two servants returned the master's money plus 100% profit that they'd made and you see that there in verses 20 and verses 22. The master was pleased and he commends them, saying, "Well done, good and faithful servant." He recognizes, in other words, both their good hearts and their faithful service and then he gives them a reward as well, and this reward has basically two elements to it. The first element of the reward was greater responsibility in the future as he says, "You have been faithful over a little; I will set you over much." Now, that's quite a remarkable statement, isn't it? Considering that the seven talents that he had entrusted to them to begin with were already vast sums of money, millions of

dollars, maybe in translated into our currency, so if the master could describe such vast sums as "a little" and indicate that he had much more to entrust to them, then one begins to wonder just how wealthy this master really is. And in fact, I think it's at this point that you realize that Jesus is beginning to sort of break the bounds of the parables metaphor and to speak more directly about the internal glories of his heavenly eschatological kingdom. But in any case, the point is that these servants who'd proven themselves to be faithful with what he entrusted to them in his absence would be granted even more significant responsibility over his property going forward.

The second element of the reward that the master gives to his servants was participation in his own joy as it says, "enter into the joy of your master." Now, here again, it's difficult to see how this terminology actually fits within the metaphor of the parable. Instead, I think, again, Jesus seems to be breaking out of the metaphor a bit and speaking of the joy of his consummated kingdom, which he would usher in at the end of the age. But in any case, even if that's not the case, essentially what he's saying is that these servants who have proven themselves to be faithful stewards in his absence would now share in some way in his own joy that he would experience as the master going forward.

But when the third servant came forward to give an account to the master for the portion of the property which had been entrusted to him, all he could do was return the one talent without having made any additional return and he explains himself there in verses 24 and 25. He says, "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 in the ground. Here, you have what is yours." Now these two things, I think, merit unpacking about that statement of the third servant. First, we see that the servant perceives the master to be a hard man. That word "hard" could be translated "cruel" or "strict" or "harsh" or "merciless." So that's the servant's perception of the master. The second thing that we see is that the servant perceives the master to be essentially an unjust man, a man who reaps where he did not sow and gathers where he doesn't seed, in other words, unfairly profiting upon the hard work of others. And so the servant, you see, is basically saying to the master, "Look, I didn't put your money to work because it simply wasn't worth the risk to me. If I put your money to work, I risk losing it and I knew that that would put me at great risk because you're a hard man, a cruel man, a merciless man. And even if I ended up making a profit, it would do me no good since you simply take all the profits for yourself, which others have earned."

Now the master responds to that insulting explanation in verses 26 through 27 and he says, "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." Interestingly, the master seems to essentially be responding to the servant's explanation here by saying, "No way. I'm not buying what you're saying. Even if you were afraid to risk your own neck by putting my money to work because of my supposed cruelty and injustice, well, then you could have at least given it to someone else who would at bare minimum have paid me interest for using my money until I returned. That would have been sort of a safe way to go and wouldn't put you at risk. No, the real reason that you did

what you did is that you're A) wicked servant, and B) a lazy servant who didn't want to endure the hard work, presumably, and the risk that it would take to be a faithful steward of the resources I entrusted to you."

And so the parable ends with the master taking away the servant's one talent, giving it to the first servant who had now 10 and then casting the unfaithful servant into a place of torment. So here the master says in verse 30, "And cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth." Now again, as with the rewards, there seems to be here with the punishment as well, something of breaking the bounds of the metaphor of the parable and speaking more directly about eschatological realities, realities of final judgment in hell.

So that's an explanation of what's going on in the parable. Now let me briefly unpack what the parable means, that is, let me explain briefly what the different elements of the parable seem to be referring to with respect to, as it says, what it will be like when the kingdom of God comes in the fullness at the end of the age. So the meaning of the parable. Obviously, the master in the parable is referring to Jesus and the servants in the parable refer to Jesus' disciples. The way the master went on a journey and returned after a long delay refers to the fact that Jesus would depart out of this world through his death, resurrection and ascension into heaven, and then eventually he would return to the earth at the end of the age in power and glory after a long delay. The way that the master then entrusts a portion of resources to each of his servants to put to work to gain him a profit in his absence, that seems to refer to the fact that the risen Christ has also entrusted physical and spiritual resources, in other words, resources broadly speaking to each of his disciples to put to work for his glory, for his profit in his absence in this life until he returns. Then the return of the master after a long delay to settle accounts with his servants seems to refer to the final judgment at the end of the age when Jesus will return and hold his disciples accountable for what they did with the resources that he entrusted to them during their lives.

The reward given to the good and faithful servants refers to the fact that in the final judgment, Jesus will reward those disciples who were faithful stewards of the resources that he had entrusted to them in this life with greater responsibility and entrance into his joy, the joy of his consummated kingdom. And then finally, the punishment given to the wicked and lazy servant for his unfaithfulness refers to the fact that in the final judgment, Christ will punish those who do nothing with the resources that he entrusted to them by condemning them and throwing them into hell forever. Okay, so we've understood the context of the parable. We've explained what's going on in the parable. We've looked at the meaning of the various elements of the parable. Now finally, let's consider what are the lessons which the parable is teaching us and I want to identify essentially three lessons that I think are most prominent and most important that Jesus is teaching us in this parable of the talents.

Lesson 1. Jesus has entrusted to each of his disciples a certain portion of resources to put to work for his glory in this life until he returns. Jesus has entrusted to each of his disciples a certain portion of resources to put to work for his glory in this life until he returns. As I mentioned previously, the fact that the master in verses 14 to 15 of the

parable entrusts a portion of his resources to each of his servants to put to work for a profit while he's gone, I think that refers, that's where I'm getting this lesson, that refers to the fact that the risen Christ has entrusted physical and spiritual resources to each of his disciples to put to work for his glory until he returns.

The parable, of course, gives us no indication explicitly as to the specific types of resources that are being referred to here. That's why I suggested that we should understand these resources broadly as representing all kinds of different resources, both physical resources and spiritual resources, which Christ has entrusted to each of his disciples. You know, I want you to just consider, have you ever really thought of your life that way? Your physical resources, your natural skills and abilities, your education, your intelligence, your health, the opportunities that have been afforded to you because of your upbringing or your ethnic or social or religious background, your job, your money, your possessions, your geographical location, your positions maybe in society, all of these things have not just come from you, but they are resources which God has entrusted to you to put to work for his glory. In the same way, your spiritual resources, your conversion, your spiritual gifts, your access, and don't take this for granted, your access to the scripture and to the gospel message, your access to good Bible teaching, your ability to understand it by the Spirit, your heart by the Spirit, to believe it, your ability to obey it, your access to a healthy Christian church, your access to pastoral care, for many of you, your upbringing in a Christian home, and for all of us, the remnants of a Christian heritage in this country, all of these things are resources that God has entrusted to you to use, to put to work for his glory.

Have you ever really thought of your life that way? In fact, I actually think that the language of using these resources for his glory is too broad. The idea of the parable is that the disciples of Christ have a responsibility to use these resources that are entrusted to him in this life in such a way that they yield a profit, so to speak, for Christ, yield a return for Christ in this life, that is, they are to be used in such a way that they accomplish something that is of value in the economy of his kingdom. So for instance, we are to be using the spiritual and physical resources that God has entrusted to us in this life in such a way that the gospel is being proclaimed to the ends of the earth, that sinners are being given the gospel all around us, that biblical churches are being planted, that Christians are being disciplined and that their lives are being so transformed that the power of the gospel is being displayed through marriages, through their families, through their conduct in the workplace, in the public arena, and that in all of it, glory is resounding to the name of Christ in the earth. You see, if we are being good stewards of the resources that God has entrusted to us, both individually and corporately, we will be putting them to work in this life in such a way that they are contributing to those type of causes and thereby yielding a return for Christ in this life.

Now before we get too discouraged about hearing that, we should also notice how the parable reflects the fact that this is why I think he gives us two faithful servants, one with five talents and one with two. The parable is reflecting the fact that not every disciple is entrusted with the same amount of resources. Different disciples are entrusted with different amounts of resources. Not all disciples of Christ have the same access, for instance, to scripture or to good teaching to it. Not all have the same access to a good

church or to pastoral care. Not all have the same abilities or spiritual gifts. Not all have the same opportunities because of differing circumstances in life. Some are entrusted with more physical and spiritual resources and some are entrusted with less and, therefore, how much each disciple will be able to yield for Christ will vary according to the resources that they've been entrusted with. In other words, brothers and sisters, we're not all going to be John Calvin or John Murray. We're not all going to be William Carey or Mary Slessor. We're not always all of us going to be George Whitefields or John Pipers. And we shouldn't expect to be. Rather, our responsibility is simply to be good stewards of the resources which God has given us, whether it is one talent or 10. Those who have been entrusted with more are thereby responsible to yield more for Christ in this life. Those who have been entrusted with less are responsible to yield less. So Jesus says in Luke 12:48, in a similar context, "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."

Now on the flip side, however, I think it's not insignificant that even the one talent given to the third servant in that day would have been a vast sum. And I think, you see, that's indicative of the fact that even the believer who has been entrusted with the least amount of resources has still been given an enormous amount. For example, every Christian has been entrusted with the gospel, this gospel, which is, Paul says in Romans 1:16, "the power of God for salvation to everyone who believes it." Every Christian, in other words, every one of us who is a Christian has been given the resources in the gospel alone to proclaim words of eternal life to a lost sinner and to see him or her saved from hell and to become a child of God. That is an amazing resource and that is an amazing return.

And finally, I want to point out that the way the first two servants went out at once to put their master's money to work so that they might maximize the return that it would earn for him in their absence, I think that's instructed to us. You see, we don't know how much time Christ has given us in this life. We don't know how long it will be before he returns. We all have a limited amount of time to put the resources which Christ has entrusted to us to work. I remember how this came home to me personally when one of my contemporaries at the seminary and Bible college that I attended graduated as a young man in his 20s, worked as a youth pastor at a church in the Portland area for several years and then was killed in a car accident, leaving a wife and two kids behind. He didn't know at the time how much time God had given him.

So should we not, like these two servants in the parable, be eager to maximize the use of those resources that God has entrusted to us in the service of Christ during whatever limited time we might have? And for all of us, it is limited. Our lives are a vapor, James says. We can't, you see, postpone putting our resources to work until some time in the future. We can't do it. Every day that we do nothing with what Christ has entrusted to us is a day in which there was an opportunity lost to yield something for Christ with what he's given to us. Paul says in Ephesians 5:15, Pastor Robert just preached on that too long ago, "Look carefully then how you walk, not as unwise but as wise, making the best use of the time because the days are evil."

So that's the first lesson in the parable, the first lesson being, where did I put it? Jesus has entrusted to each of his disciples a certain portion of resources to put to work for his glory in this life until he returns. The second lesson, lesson 2, Jesus will return at the end of the age and hold his disciples accountable for what they did with the resources that he entrusted to them. Jesus will return at the end of the age and hold his disciples accountable with what they did with the resources that he entrusted to them. As I mentioned before, the return of the master after a long delay to "settle accounts with his servants" in verse 19, that refers, I think, to the final judgment at the end of the age when Jesus will hold his disciples accountable for what they did during their lives with the resources that he entrusted to them.

Brothers and sisters, we have to understand that putting the resources which Christ has entrusted to us to work for his glory in this life, that is not something that we can just take or leave, that's not something that's for some people and not for others. Doing nothing for Christ with the gifts and the abilities and opportunities and possessions that he has entrusted to us is not an option for us. Carson puts it this way, he says, in short, "It is not enough for Jesus' followers simply to 'hang in there and wait for the end.' They must see themselves for what they are, servants who owe it to their Master to improve what he entrusts to them." You see, this is true of every single Christian: becoming a Christian comes with a new identity, being a servant, a steward of Christ's resources, and so becoming a Christian comes with an obligation to ongoing active service of Christ with all that he has given us until we die. There's no retirement in the kingdom in that sense. Now, yes, it will be grace-driven, joy-filled, awe-inspiring service, but it is still required service because of who we are, because we are stewards of Christ. As Carson put it again, "Grace never condones irresponsibility." Even those given less, as in the parable, are obligated to use and develop what they have.

I think it's also significant that Jesus makes a point to say in the parable that the delay of the master is long. Each of the four parables speaks about a delay, here it speaks of the length of the delay, and I believe that that's significant. I don't believe that Jesus just put that in there on a whim. I think he was indicating by that that his own return would be delayed for what would be perceived to be, in our standards, a long time. And indeed, it already has been a long time. It's been 2,000 years, essentially, since he rose from the dead. And the reason it's important that we understand that the delay will be long is because delay, if we don't aren't prepared for it, can cause us to lose sight of the fact that the day of reckoning is coming. It can be easy in the midst of delay to assume that everything is just going to keep on going as it always has. That's what Peter actually says in 2 Peter 3, and therefore it's easy to be tempted to laziness, no sense of urgency. We don't really need to do anything. Everything is just going to keep going like it always has been, such that we really have no sense of eagerness to put to work what Christ has entrusted to us. And I think it also tempts us to worldliness, we saw that in the second parable, the slave who thought his master wasn't coming back indulged in revelry. You see, if we're not prepared for the fact that there will be a delay and we understand that it's coming, then the worries and the cares of this life can become more important to us, more urgent than serving Christ as his steward of his resources.

So don't let the delay in Christ's return lull you to sleep, so to speak. It will not last forever and then when he does come, the opportunity to serve Christ will be over, and we will all give an account for what we did with the resources that he entrusted to us in this life. So the second lesson, Jesus will return at the end of the age and he will hold his disciples accountable for what they did with the resources that he entrusted to them. Lesson 3 and this is the last lesson. Jesus will reward disciples who have been good and faithful stewards of his resources with even greater responsibility and joy in his kingdom, and he will punish those who have been wicked and lazy stewards with loss and misery in hell. That's the stark, jarring, if you will, but simply evident lesson of the last part of the parable.

You know, as I mentioned before, the reward which the master gave to his two faithful servants upon his return in verses 21 and 23, I think that clearly refers to that reward which Christ will give to his disciples at the final judgment for being faithful with the resources that he entrusted to them in this life. The reward in the parable, you remember, was described as consisting of greater responsibility, "You have been faithful in little. I will entrust you with much." And participation in the joy of their master, "enter into the joy of your master." This description of the reward already, as I mentioned, seems to be bursting out of the bounds of the parable but in any case, it pictures something for us we should see that of the reward that Jesus' disciples can expect to receive from him if they are faithful stewards of his resources in this life. And since obviously in terms of the timeline that the parable is addressing, since the return of the master in the parable corresponds to the return of Christ at the end of the age, you see the rewards that are being referred to in the parable can only refer to things that will also be in the age to come, that is, in the consummate kingdom of Christ.

So taking our cue, then, from the parable, Jesus seems to be indicating that all those disciples of his who are faithful stewards of his resources will on the day of judgment be granted, first of all, entrance into the joys of the eternal kingdom of Christ, which we know to be corresponding to the new heavens and the new earth. These are the joys I believe are described in Revelation 22:1-5 where it says, "Then the angel showed me the river of the water of life, bright as crystal, flowing from the throne of God and of the Lamb through the middle of the street of the city; also, on either side of the river, the tree of life with its twelve kinds of fruit, yielding its fruit each month. The leaves of the tree were for the healing of the nations. No longer will there be anything accursed, but the throne of God and of the Lamb will be in it, and his servants will worship him. They will see his face, and his name will be on their foreheads. And night will be no more. They will need no light of lamp or sun, for the Lord God will be their light, and they will reign forever and ever."

If we are faithful servants to Christ in this life, we will experience the reward of the joys of the kingdom of our Master, Jesus, and not only will those disciples of Christ who are found faithful be granted entrance into the joys of Christ's consummate kingdom at the final judgment, they will also be granted greater responsibilities in that kingdom. I believe that's what this parable is indicating. Having been faithful over the resources they were granted to in this world, they will be entrusted with even greater resources in the world to come. Now, I don't know what that will look like exactly, that would be pressing

the parable too far, I think, but at bare minimum, it means that we should not view heaven, we should not view the eternal state as involving mere idle pleasure, but rather new joyful service of Christ in a perfected world.

I think it's also worth noticing that in the parable, even though the first servant earned five more talents for his master while the second servant only earned two more talents, yet when you notice that when you come to the reward, they actually receive an identical reward from the master, and I think that what that is teaching us is that what will really matter on the day of judgment is not how much we accomplished for Christ in comparison to others, right, but rather, how much did we accomplish for Christ with the resources that he had entrusted to us? In other words, it won't matter in the day of judgment whether you accomplish as much as the Apostle Paul or as Martin Luther or as John MacArthur, what will matter is whether you were faithful to put to work the resources you were faithful to put to work the resources which Christ entrusted to you, to me.

So think of it, brothers and sisters, according to the logic of this parable, a woman saved in her 80's who can't do much more than pray for people and share what she knows of the gospel with the people in their assisted living facility, can be just as faithful and receive from Jesus on that day the same reward as a gifted preacher whose ministry was used by God's grace to save thousands across the globe. Now the gifted preacher accomplished more for Christ, but he wasn't more faithful in essence, in theory, than that 80 year old woman. You see, we're not responsible for what resources Christ entrusts for us, but we are responsible to be faithful with what resources he does give us and that is what will matter in his evaluation on the day of judgment, and it's on that basis that he will bestow upon us the reward. We should all, therefore, brothers and sisters, above anything else, be longing to hear from Jesus on that final day, "Well done, good and faithful servant." Whatever he's given you, you may not accomplish much in terms of quantity, but you want to be found faithful with what he did give to you.

Now, of course, we must consider not only the reward of the good and faithful servants, but also the punishment of the wicked and lazy servant as well. The way the master in the parable punishes the servant who simply buried his master's talent in the ground instead of putting it to work, I think refers to the way that God will punish everyone who does nothing with the resources entrusted to them in this life, and the punishment, as we see in verse 30, is nothing less than eternal torment in hell. As it says, the worthless servant is cast into the outer darkness, and in that place there will be weeping and gnashing of teeth.

Now, of course, we need to think through a bit more carefully that issue because taken at face value, the parable would seem to teach two things that we know are contradicted by the rest of the teaching of the Bible elsewhere. First, it seems to teach that a true disciple, a servant of Jesus Christ, can end up actually being condemned in the final judgment and cast into hell. And second, it seems to teach that a disciple either goes to heaven or enters into the joy of his Master based upon how faithful he's been. So let me address each of those two misconceptions, I think, of what the parable is saying.

First, we need to interpret the teaching of Jesus in this parable in concert with the rest of the teaching of the New Testament. We have to let scripture interpret scripture for us. And since the rest of the New Testament clearly teaches in many places that one who has truly come to saving faith in Jesus and therefore become truly his disciple, cannot afterwards lose his salvation and end up in hell. So, for instance, in John 10, Jesus says of his disciples or his sheep in the metaphor there in John 10:28, "I give them eternal life and they will never perish and no one will snatch them out of my hand." So Jesus cannot be teaching here in the parable of the talents that a true disciple can end up perishing in hell. However, we also see in the scripture that many of those who follow Jesus, that is, who were a disciple of him in some way, ended up turning away from him and proving that they were really not true disciples at all. A perfect example of that off the top of your head could be one of his inner circle disciples, Judas Iscariot. We also see, for instance, in John 6:66, that after hearing that hard teaching of Jesus in John 6, that it says that many of his disciples turned away, turned back and no longer walked with him.

So just because a person claims to be believing in Jesus Christ and to have become his disciple doesn't mean that they really are a true disciple. Rather, many who claim to be his disciples will end up turning back and not following him anymore. And in this sense, this seems to be more of what is going on in the parable. The servant represents a person who has claimed to be a disciple of Jesus, in that way is a disciple in some way in an external sense, has therefore been entrusted with certain privileges through association with Christ in this life but at the end of the day, ends up being proven by his actions to actually have been wicked because he refused to serve Christ in this life such that he ends up being exposed as a false disciple and perishing now forever.

You see, this is something we need to take note of, a refusal to lift a finger to serve Christ in this life is evidence that a professing Christian is in reality no Christian at all. We see this truth all over scripture. It's not simply this parable. James says in James 2:14 through 17, "What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him?" John makes the same basic point in 1 John 3:17, he says, "But if anyone had the world's goods and sees his brother in need," he has resources, right, and he sees his brother in need, "yet he closes up his heart against him," he doesn't put them to work for God's glory, "how does God's love abide in him?" You see, as we observe in the parable, every, in that sense, as the parable says, worthless servant who does nothing for Christ with the resources entrusted to him is in reality, as the Master exposed, wicked and will end up perishing forever.

Now, how about that second issue? Is Jesus really teaching here in the parable that people either go to heaven or hell on the basis of their works, in this case, whether they're faithful or unfaithful stewards? It seems like that if all you had was this parable but of course, we know as having a broader understanding of the Bible that the answer to that has to be, of course, no. But both Jesus and Paul make it so clear in scripture that a person can only be saved by grace through faith alone, apart from a person's works, and if we're relying on our works to be saved, to go to hell and or to go to heaven and be justified in the day of judgment, we're going to find that we're going to be miserable failures at that. No one can keep the perfect standards of God perfectly such that they can earn a place in heaven on the basis of their works. So Paul famously says in Ephesians 2:8-9, "For by

grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast."

So rather, what we are seeing in Jesus' parable, I think, is that in the final judgment, a person's works, in this instance a person's faithful service to Christ or his lack of it, will not be the basis of why he goes into life or judgment but rather will serve as evidence either confirming or denying the disciple's claim to follow him. All of this, you see, as we step back from it, should serve as a stark warning to any of us who claims to be a follower of Christ. Claiming to be a disciple of Christ, you see, claiming to be a Christian and going through the motions of religion does not mean that you are truly a disciple of Christ. I know it's un-PC in our day. If someone says, "I'm a Christian," the last thing you want to do as a cultural Christian in America is question the validity of that. But the Bible doesn't have a problem doing that. You see, the genuineness of a person's faith in Christ will be proven in part by their zeal to serve him faithfully in this life. They won't do it perfectly. None of us will. But to have a zeal, desire to serve him faithfully with the resources that he's entrusted to them. They'll want to be a good steward and they'll be putting his resources to work. Your works don't earn you salvation, but they are evidence of your salvation.

Now, if you're here this morning and maybe you're either someone who doesn't claim to follow Christ at all, or maybe you sort of know that you are, in essence, a hypocrite, a false professor claiming to follow Christ, but really having no heart to serve him at all and really doing nothing, then you have to realize that you can never be saved by just morality or by religiosity. You will never be saved from going to hell by those things. Your only hope is, first of all, to come to Jesus, to come repenting of your sins, to come putting your trust in him to save you by his grace. You see, the gospel, what Jesus goes on to do in the rest of the gospel in which this parable comes, the gospel is that he went, he fulfilled the perfect standard of God's law in his life, and he died a sinner's death at the cross, and he did it in the place of all those who would repent and who would believe in him so that they might be forgiven and they might be declared righteous on the basis of what he has done for them.

So if you are a flagrant sinner or a religious hypocrite here this morning, your only hope is to come to Jesus to be forgiven and washed, cleansed by his blood, that you might become his disciple and then, finally, I think there's something that we as Christians can learn as well from the example of the unfaithful servant. You know, the text identifies two reasons for his unfaithfulness, two causes. First one that he admits, he admits that he was afraid of risk. And second, the master exposed his laziness. The servant didn't want to face the risk or do the hard work involved with faithful stewardship of the master's resources, and isn't it true, brothers and sisters, that those two causes of unfaithfulness dog us all as Christians? We're dogged by laziness. It's simply hard work to put our resources to work for Christ. Worldliness is much easier because it's what our flesh, our remaining corruption already desires, and it's what the world encourages. Serving Christ goes against the grain. But in the end, when the day of judgment comes, brothers, sisters, we need to see just how utterly foolish our tendency, my tendency toward laziness will appear, how we will lament all the time we wasted from laziness on frivolous things that counted nothing for eternity, instead, like the servants going at once zealous to put their

master's resources to work and maximize the time that they had between his departure and his arrival.

And secondly, oh, how we are dogged by the fear of risk as well. This is such a huge one for us as comfortable Christians in America. As Christians, we have to understand that serving Christ in this life will be risky. If we're going to be good stewards of the resources he's entrusted to us in this life, it will involve risk. We just have to come to grips with that. We cannot serve Christ and make safety our highest priority. You see, safety is not the highest priority of the Bible. We cannot serve Christ and avoid risking our physical comfort, our financial security, our relationships with family and friends, our reputation and position in society or even our own lives. In the economy of Christ's kingdom, avoiding those types of risks is not wisdom, it's cowardice. Rather, being faithful stewards of Christ will require boldness and daring. It will require us to face risk and to acknowledge in our souls however much fear we might have in our heart, that the potential for yielding a profit for Christ's kingdom there is worth whatever harm might befall us.

R. T. France has put it this way. He says, "By playing it safe, we may avoid harm." In parables, it's well known, I think, because of its jarring challenge. And we've looked at it this morning and we've seen three basic lessons. First, Jesus has entrusted to each one of us as his disciples a certain portion of resources to put to work for his glory in this life until he returns. Second, Jesus will return at the end of the age and he will hold us all accountable for what we did with those resources. And then third, he will reward those of us who have been good and faithful stewards with even greater responsibility and joy in the age to come, and he will punish those who have been wicked and lazy, worthless servants, with loss and misery in hell. I pray we'll learn these lessons and that we'll be changed by them, by the parable of the talents.

Let's pray.

Our heavenly Father, we, in many ways, each one of us, I think, could see that a parable like this just exposes our own sin as your disciples, exposes our laziness and our fears and how we've often squandered the time that we've had on ourselves or on things that don't last forever, frittering it away. Oh, Father, forgive us and we thank you for the way that each one of us as true disciples has experienced something of the glory of putting the resources you've given us to work for your kingdom and seeing it yield a profit that will last forever. O God, give us an ever-increasing zeal for that, even though it will mean hard work and risk. And we pray, Lord, we all want to hear you say to us on that day, "Well done, good and faithful servant." Carry us through, enable us to faithfully serve you in this life. In Jesus' name I pray. Amen.