

We come this morning, to our Savior's third and final parable, wherein He explains what is meant to be watchful and ready. If you remember, in 24:45-51, we saw the parable of the faithful and faithless servant; in 25:1-13 we saw the parable of the wise and foolish virgins; this brings us this morning to 14-30 to the parable of the talents.

Now, it's important to remember, that within each of these parables, stress is placed upon the faithless servant, foolish virgin, and unfaithful steward. Our Savior does this as a warning for His beloved disciples. By inference, we learn what is not meant by being watchful and ready. Our Savior is warning us not to be a faithless servant, foolish virgin, or unfaithful steward.

- I. God Entrusts Gifts to Every Servant (vv14-15)
- II. God Rewards Every Faithful Servant (vv16-23)
- III. God Judges Every Unfaithful Servant (vv24-30)

I. God Entrusts Gifts to Every Servant (vv14-15)

1. Verses 14-15—"For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability, and immediately he went on a journey."
2. The first thing that needs clarifying is the word "talents"—the word translated "talent" literally refers to a weight.
3. It basically refers to a pre-weighed amount of silver or gold—it here refers to a large sum of money (NIV – 'he gave talents of money').
4. Now, today in English we use the word "talent" to refer to ability—to various gifts, capacities, or skills.
5. But originally the word referred to a pre-weighed amount of silver/gold, or a specified amount of money.
6. V14 says he "called his own servants and delivered his goods to them"—that is, his property or possessions (his silver and gold).
7. V15—"And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey."
8. The master understood that not every servant was the same—each one had unique abilities and skills.
9. Thus, the master entrusted his goods or possessions to his servants, expecting them to faithfully use them.
10. And so, the parable seems rather straightforward—Christ is the Master and His disciples are stewards.
11. In His absence, He's entrusted certain things to each Christian, who will give an account as how they used them.
12. Thus, the question that needs to be answered is this—What are the goods we've been entrusted with (I suggest these can be put into three categories)?
13. (1) Opportunities—by this I refer to our time—without doubt time is a precious possession entrusted to us.
14. I don't think most Christians think of time in this way—how do you spend your time (and esp. free time).
15. Time is a treasure that Christ has entrusted us with—this means we must learn to spend our time wisely.

16. Ps.90:10-12—"The days of our lives are seventy years; and if by reason of strength they are eighty years...so teach us to number our days, that we may gain a heart of wisdom."
17. Even if we were to live to 70, 80, or 90 years, what is this in comparison to eternity, but a drop of water in an ocean.
18. Eph.5:15-16—"See then that you walk circumspectly, not as fools but as wise, redeeming the time, because the days are evil."
19. To "redeem" means to "buy back"—thus, to redeem the time is to, live knowing how precious time is (NIV – 'making the most of every opportunity').
20. It simply refers to using our time wisely—spending our time on things that truly matter—prioritizing our activities.
21. (2) Possessions—by this I refer to our treasure—to our money, material possessions, and temporal goods.
22. These are all entrusted to us from our Master, and we are but stewards of them—they are given to us on loan.
23. Yes, we possess them, but we possess them as stewards, who are to use them for the glory and honor of Christ.
24. Put another way, Christ owns everything, and has given His people some things, to use for His glory and honor.
25. Deut.10:14—"Indeed heaven and the highest heavens belong to the LORD your God, also the earth with all that is in it."
26. Ps.24:1—"The earth is the LORD'S, and all its fullness, the world and those who dwell therein"
Ps.50:10—"For every beast of the forest is Mine, and the cattle on a thousand hills...for the world is Mine, and all its fullness."
27. Now, this doesn't deny that we've worked hard for what we have, but let me ask you this question—who enabled you to work hard for what you have?
28. Thus, ultimately speaking, it's God who makes rich and makes poor—He gives 5 talents, 2 talents, and 1 talent.
29. (3) Abilities—these include spiritual abilities (spiritual gifts) and physical abilities (or talents in the modern sense of the word).
30. While these two must be distinguished, they oftentimes overlap each other (and even strengthen each other).
31. For example, a person may have the spiritual gift of service, and yet, at the same time, possess the ability of an electrician.
32. Fixing someone's electrical problems isn't a spiritual gift, but, selfless and sacrificial service, is a spiritual gift.
33. And thus, Christ has given all of His beloved people various gifts and abilities to use for the good of others.

II. God Rewards Every Faithful Servant (vv16-23)

1. Verses 16-18 tell us, that while the master was on his journey, the first two servants doubled their master's goods.
2. The servant entrusted with 5 talents made another 5 talents (v16); the servant entrusted with 2 talents made another 2 talents (v17); but the servant entrusted with 1 talent hid the talent and made no return (v18).
3. Eventually, after a long time (v19)—"the lord of those servants came and settled accounts with them."

4. Thus, within verses 20-23, we have the master's interaction with the two faithful servants—in v20 the first servant speaks and then the master responds (v21), and then in v22 the other servant speaks and then the master responds (v23).
5. The master's response to both servants is identical—vv21, 23—"His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'"
6. (1) Verbal praise, vv21, 23—"His lord said to him, 'Well done, good and faithful servant'"—this, no doubt, would have been a blessing to these faithful servants.
7. For any truly faithful servant to hear their master, publically and personally praise them, would have meant a lot.
8. It's likely that a faithful slave would fear and respect his master, but few would actually love their master.
9. But, how much more will this mean for us, to hear this from Christ, who is more than our Master but Groom.
10. For we not only fear and respect our Master, but we love Him, and thus, His praise means all the more to us.
11. Matt.25:34—"Then the King (Christ) will say to those on His right hand, 'Come, you blessed of My Father.'"
12. No small part of this blessing, will be hearing those wonderful words—"Well done, good and faithful servant."
13. Then we'll see that everything was worth it—all of the labor, opposition, and persecution was worth it.
14. (2) Increased rule, vv21, 23—"you were faithful over a few things, I will make you ruler over many things."
15. As we saw two weeks ago in the first parable, this has reference to our rule over the new heavens and earth in Christ.
16. If you remember, this was man's first assignment, Gen.1:28—"Then God blessed them, and God said to them, 'have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth.'"
17. Ps.8:4-5—"What is man that You are mindful of him, and the son of man that You visit him? For You have made him a little lower than the angels, and You have crowned him with glory and honor. You have made him to have dominion over the works of Your hands; You have put all things under his feet."
18. The NT (Heb.2:5-9), quotes and applies this Psalm to Christ, as the Last Adam (what was lost in Adam is recovered in Christ).
19. But here's the point—not only did God the Father place everything Christ's feet, but He also places it beneath our feet as we are in Him.
20. (3) Shared joy, vv21, 23—"Enter into the joy of your lord"—for these faithful servants this meant, share the joy of your master (NIV – 'Come and share in your master's happiness').
21. It was as if, the master invited his faithful servants, to rejoice with him in his palace—to share his joy.
22. For faithful Christians it means, enter into the special presence of God, wherein is the fullness of joy.

III. God Judges Every Unfaithful Servant (vv24-30)

1. Verses 24-25—"Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'"

2. Here we find that the unfaithful servant attempted to blame his master—as if his unfaithfulness was his fault.
3. He describes him as a "hard" or "harsh" man, who reaped where he had not sown, and gathered where he had not scattered seed.
4. The point being—he was unreasonable in his expectations—his demands were beyond being fulfilled.
5. Well, the master actually throws this back in his face, v26—"But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.'"
6. That is—"If I am as harsh and unfair as you think, then you should have worked even harder, to avoid my displeasure!"
7. V27—"So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest."
8. In other words—even if the unfaithful servant had done the least possible, there would have been some return.
9. Verses 28-29—"Therefore take the talent from him, and give it to him who has ten talents. For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away."
10. I take this to mean—while unfaithful servants (foolish virgins) have been entrusted with certain things, these will eternally be taken from them.
11. As we learned last week (from the parable of the ten virgins), the foolish virgins had lamps with some oil.
12. V30—"And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth."
13. As with the first parable (24:51), our Savior ends this parable with a clear non-parabolic description of hell.
14. (1) Pain of loss—"And cast the unprofitable servant into the outer darkness"—hell is often described as darkness.
15. This simply means—those in hell will be separated from any measure of joy they experienced on earth.
16. On earth they had a measure of light—they had many possessions, husbands, wives, children, and grandchildren.
17. These could be described as the common blessings of life—they are the common and gracious gifts of God.
18. But in the Day of Judgment, the wicked will be removed from any degree of God's kindness or favor.
19. (2) Pain of sense—"There will be weeping and gnashing of teeth"—but the pain of loss is only half the truth.
20. Those in hell are not only separated from any joy they knew in this life, but they will also experience physical and spiritual pain.
21. This of course is a punishment from God, and it will be in direct proportion to the privileges they enjoyed.
22. And thus, we learn again, as we did from the previous two parables, not everybody who claims to be Christian, is.
23. There is a way into hell through the church—you can be a church member and be turned into hell when you did (or Christ returns).
24. John Bunyan (at the very of the Pilgrim's Progress as Ignorance was escorted away)—"Then I saw that there was a way to Hell, not only from the City of Destruction, but even from the Gate of Heaven itself."

25. Observation 1—Everything we have is graciously given by God—everything we have comes from God.
26. Now, before I move further, I need to first clear-up a possible matter of confusion—in the parable, the master gave to each servant, v15—"according to his own ability."
27. This means, in determining how much to give to each servant, the master considered their native ability.
28. But remember, this is only a parable, and we must be careful to press every part of it beyond its purpose.
29. Our Savior is not teaching, that the abilities we possess are native to us and the result of our own labor.
30. Because remember, everything we have, we've received from God—from the very root to the very fruit.
31. Thus, this isn't a denial that some Christians have greater abilities than other Christians, it simply affirms that these differing abilities are ultimately from God.
32. In the parable, the master gives talents in harmony to ability, whereas Christ equips each servant with a measure of ability, and then He gives talents in harmony to that ability.
33. Now again, this isn't to deny, while Christ gives each servant a measure of ability, it's our responsibility to improve these abilities.
34. 2Tim.1:6—"Therefore I remind you to stir up the gift of God which is in you through the laying on of my hands."
35. But here's my main point—all that we are and all that we have, are the results of the free grace of God in Christ.
36. 1Cor.4:7—"For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it?"
37. 1Cor.15:10—"But by the grace of God I am what I am"—everything I am and have, are the product of God's grace.
38. Was Paul a great thinker? Yes. Was he highly educated? Yes. Was he highly privileged? Yes. Was he zealous and bold? Yes.
39. But why was he these things—does Paul ultimately trace these abilities back to himself, or to the grace of God!
40. Observation 2—Everything we have is sovereignly given by God—God determines what we have and when we have it.
41. In other words, God determines how many opportunities, possessions, and abilities, each servant gets.
42. 1Cor.12:11—"But one and the same Spirit works all these things, distributing to each one individually as He wills."
43. That is, the Holy Spirit distributes His gifts to each individual Christian as He wills (or as He determines).
44. This simply means, He gives to some 5 talents, some 2 talents, and others 1 talent—He does so as He wills.
45. Observation 3—Everything we have is entrustingly given by God—that is, we're responsible for how we use what we have.
46. Everyone has been given a field from Christ—and the size of this field is determined by Christ Himself.
47. Thus, each servant must be faithful over the specific field the Master has given him (regardless how large or small).
48. As I've said, not every Christian is given an equally sized field—some are given 5 talents, some 2, some 1.

49. But they are all equally responsible to prove faithful over their own individual field, entrusted to their care.
50. I'm not ultimately responsible for how faithful others are and how diligent they are in their own fields.
51. The Lord has given each servant his or her own personalized field, and we are responsible for that field.
52. He's given some of us more opportunities, possessions, and abilities, whereas He's given others of us less opportunities, possessions, and abilities.
53. Thus, the most faithful Christians, aren't those with the largest fields, but those who've been faithful with little.
54. In closing, let me illustrate this with a name we're all familiar with. Charles Hadden Spurgeon (19th century English Baptist).
55. Without doubt, Spurgeon had the largest field in the entire world—he not only pastored the largest church in the world, but he trained 100s of men for the ministry, wrote dozens of books, edited a monthly magazine, but his printed sermons went to the four corners of the world every week.
56. He was given great opportunity, many possessions, and unmatched gifts—without doubt—he was a 10-talent man.
57. And yet, when asked who he thought was the most faithful minister in the whole world he said —"I believe it's likely an old country preacher, who pours himself out every week, on behalf of no more than a dozen members."
58. You see, while a minister with a small field may not be able to do as much good as a minister with a large field, he nevertheless can be just as faithful.
59. A minister who's faithful over a little church is just as faithful as a minister who's faithful over a large church.
60. It's not the size of the field that matters—it's the faithfulness of the servant over that field regardless of size.
61. For example, a pastor may a large church and/or a broad writing ministry; a man may have a large business and/or a large income; or else, a woman may have a large family (with many children) or a small house with no children.
62. But either way, we are all given a specific field from our Master, over which we are responsible to be faithful.
63. 1Cor.4:1-2—"Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful."
64. Paul was entrusted with a rather large field, and he desired to be found faithful by His mater at His return.
65. But without doubt, Christ Himself was entrusted with the largest field ever, as He was both a Servant and Son.
66. Scripture often describes Christ as the Servant of the LORD, who came to do the will of His beloved Father (but remember, while Christ was a Servant, He is also a Son).
67. Heb.3:1-6—"Therefore, holy brethren, partakers of the heavenly calling, consider the Apostle and High Priest of our confession, Christ Jesus, who was faithful to Him who appointed Him, as Moses also *was faithful* in all His house. For this One has been counted worthy of more glory than Moses, inasmuch as He who built the house has more honor than the house. For every house is built by someone, but He who built all things *is* God. And Moses indeed *was* faithful in all His house as a servant, for a testimony of those things which would be spoken *afterward*, but Christ as a Son over His own house, whose house we are if we hold fast the confidence and the rejoicing of the hope firm to the end."

68. Moses was a faithful servant over his house (OC), whereas Christ was faithful Son over His house (NC).