#### Introduction

On Sunday, April 14, 2013, Grace Community Church celebrated its 25<sup>th</sup> anniversary. We had a special guest preacher that morning. Theologian and biblical scholar D. A. Carson stood here on this platform and preached a powerful sermon. It is by far and away the most listened-to sermon ever posted by Grace Community Church on sermon audio. It has been downloaded 8,630 times. It has been especially on my mind this week because the text for Carson's sermon was Matthew 25:14-30. A small part of me wanted to just replay that message for you this morning. It is a wonderful exposition of the text. However, you can go and listen to that sermon for yourself, and I encourage you to do so. In order not to regurgitate the approach of Carson, I have opted to look at this parable as an answer to a very important question. And the question is "How can I avoid wasting my life?" And who wants to waste their life? As we look at this parable we uncover a number of basic principles which, if followed, will keep us from the tragedy of wasting our lives.

## [Read Text and Pray]

The parables of Matthew 25 compliment one another. With each parable Jesus advances on the substance of the previous one. Last time we were concerned with the parable of the ten virgins. And the main point of that parable was to be ready for the coming of Christ by being prepared. Make sure that you are TRULY trusting in Jesus, that your faith is genuine. In the next parable, this parable of the talents, the point is to demonstrate what true saving faith looks like on the outside. We see how true and saving faith lives before God. The parable of the talents presents to us a definitive characteristic of genuine saving faith. It works.

In his New Testament epistle, James asks the question, "What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him?" His conclusion is, "No," because faith without works is dead. He argues that works in a person's life demonstrate the validity of their faith. The parable of the talents says the same, and it gives a glimpse into HOW faith works. How not to waste your life is for your faith to be vindicated by your works. Let's look at how that happens in terms of eight principles for how not to waste your life.

# I. Recognize the Privilege of Stewardship.

In this parable Jesus depicts God as a great and wealthy man who possesses slaves. The word that is translated servant in the ESV is the Greek word "doulos." A "doulos" is a bondservant who has no rights or personal property but belongs completely to his master. And yet as the master is going on a journey, he entrusts HIS property to these slaves. This is a position of high honor. The master is placing his own property in the hands of these slaves to manage for him, to manage in his place. They occupy the role of stewardship. And it really is a place of honor. It indicates a level of trust on the part of the master and calls for a high level of responsibility on the part of the slaves.

I think of Joseph whose brothers sold him into slavery. A wealthy and important man in Egypt bought Joseph and brought him into his house. Joseph became the manager of that house. None of what he managed was actually his, but he was privileged and trusted to be in charge of it all for the sake of his master Mr. Potiphar. It was a position of high privilege and Joseph valued being in it. When Potiphar's wife approached Joseph to sin with her, he said, "Because of me my master has no concern about anything in this house and he has put everything that he has in my charge." Joseph

so valued his place and privilege that there was no way he was about to violate Potiphar's trust and sin against God this way.

Each of us is a steward of what does not belong to us. In fact nothing in all the earth truly belongs to us. God made everything including us and the stuff that we have and the time that we have and the strength that we have actually all belongs to God. We are privileged to be stewards. In particular, in Christ we have been bought from the evil taskmaster of sin. We have been bought by Jesus and we belong to him. We are his slaves. Paul regularly refers to himself that way in his New Testament epistles. We are slaves. We own nothing. We have no rights. But God in Christ has bought us and lavished upon us His riches in countless ways. None of it truly belongs to us, but we are honored to be his stewards. He has enlisted us to manage and steward his riches. The beginning of not wasting your life is to recognize this important fact. Nothing belongs to you. You are a manager. God himself has put you in this position. What an honor that he has invested his trust in you. Do not waste it. Here is incentive. You might be tempted to say, "Well, it is not mine, so what do I care?" But remember it is really better than being yours, it is God's and he has honored you to be entrusted with what is his. Demonstrate that you understand how he has honored you and it will set you toward not wasting your life.

### II. Recognize the Riches God Has Entrusted to You.

Not only is it an honor to be a steward of what belongs to God, it is mind-boggling because of the value and worth of what he has entrusted to you and to me. In the parable the master entrusted into the management of his servants something called a talent. This word can cause confusion to us speakers of English. Our first thought when we hear the word, talent, is to think of skill and accomplishment, a special ability—how one can play the violin or sing or think or remember or whatever. But the word in this context actually speaks of a measurement of weight especially a weight of a precious metal like copper, bronze, silver, or gold. Here the master entrusts to his slaves an amount of precious metal whose weight is measured by the talent.

The value of the talent of metal depended upon the metal. On the basis of what is known about the value of silver, scholars estimate the value of one talent at 6,000 denarii. It was the equivalent of 20 years worth of labor. In our day we should be thinking of each talent as representing hundreds of thousands of dollars. Now the master gave one servant 5 talents, one servant 2, and to the third servant he entrusted 1 talent. According to this measurement, even the smallest amount is enormous.

Jesus is communicating to us that God has not only entrusted to his servants what is his but also that the value of what he has entrusted is incredible. Frankly, every human being has received from God great measures of his resources. What are these measures or talents? It is everything and anything that God has given us by which we might glorify him. J. C. Ryle compiled a list and I have added a couple items to it. The riches God has entrusted to us include our gifts, our influence, our money, our knowledge, our health, our strength, our time, our senses, our reason, intellect, memory, affections, privileges as members of Christ's church, our background and family, the Bible, our relationships. All of these are the talents, the measure of God's provision he has placed in our lives.

Stop and think how greatly the Lord has blessed you. All of these blessings are the talents he has entrusted to you. We need regularly to pause and account how abundant are the riches of what God has entrusted to us. We are worthy of none of it. We have no basis upon which to complain for what we do NOT have but every reason to be amazed at what we DO have. If we will soak it in—how

richly the Lord has supplied us—we will have a spirit of mind-blowing gratitude and it will put us on the path of making the most of our lives rather than wasting them.

### III. Understand Why God Has Made You a Steward.

It is abundantly clear from the parable that the Master's purpose in entrusting his property to his servants was so that they might increase it. Proper management of God's resources of his gifts of his blessings entrusted to us is so that we might grow them and be fruitful. When the master calls his servants to account, he is looking for more than what he trusted to them. Approval goes to the servants who have increased his riches and severe disapproval for the servant who merely returns the same amount with which he had been entrusted. God makes us stewards of his riches so that we might increase them.

It is illustrated as we look back to the Garden of Eden. God planted a wonderful garden and he made man and he put him in the garden not to sit and watch but to work it and keep it. This was God's garden and the man's strength and capabilities were given him by God as well. But God designed the man in his image to care for his dominion to work it and keep in order to make it fruitful, to work it so that it would produce an abundance.

You and I are not in the Garden of Eden, but we live in God's world and he has entrusted us with great riches for a very clear purpose, to glorify him by using his riches to increase them. Everything in our lives comes from him and his purpose is for it to return to him through us for the augmentation of his glory! God did not put you or me here on earth to sit around and play tiddly winks. He put us here in the midst of enjoying his riches to produce additional riches to his glory. If we do not recognize this purpose, we could quickly waste our lives away because we could easily be drawn by the inclinations of the flesh to believe God put us here primarily for rest and recreation and relaxation. No, he put us here to work and to keep and to increase the riches he has entrusted to us. Is that the way you are approaching life?

### IV. Engage in Diligence.

If you do not want to waste your life, there are a number of truths which will fuel your diligence. Most of these 8 principles have to do with what you realize and recognize to be true. But here is the point of action. To avoid wasting your life, you will need to engage in diligence; you will need to act; you will need to work. Look at verses 16-17. "He who had received the five talents went at once and traded with them, and he made five more. So also he who had the two talents made two talents more."

How long did it take for these two servants to get going? Not long! As soon as the five-talent servant received his talents, he went AT ONCE. And the two-talent servant DID LIKEWISE. What did these servants do? They used their capital to make more. They entered into vigorous enterprise to increase what they had been given. The two productive slaves did not procrastinate and did not sit around. They did not throw their lives away on worthless things. The third slave stands in direct contrast to the first two. There is no mention of his going at once. And although he did go, he went and buried his talent in the ground. He then had nothing else he needed to do while the master was away. He could just suit himself. The master describes this servant as wicked and lazy. His life was a waste because it did not increase what the master entrusted to him. And his laziness is not simply a matter of a lack of wisdom, it is seen by the master as wickedness and defiance, and it will not be rewarded. Indeed, the wicked lazy slave will be punished.

In order to increase the stewardship with which God has entrusted us, we must not be lazy. We must not procrastinate nor shirk our responsibility. Rather, we must be prompt, urgent, and hardworking with the master's riches. We need to live with the outlook of the Apostle Paul. He tells the Philippians about all the aspects of his life that were advantageous to him in a fleshly sense, advantageous for him to make a name for himself. But all these things he treated as rubbish. What really mattered for him was finding Christ and knowing Christ and valuing the work of Christ in his life. How he approached living was to focus on the goal and never let up. His motto was this: "One thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the upward call of God in Christ Jesus" (Philippians 3:13-14).

Realizing the honor of being God's slave and steward, mindful of the riches he has entrusted to YOU, knowing that he has made you a steward to increase the fruit of his glory, how do you go about living day-by-day? Are you putting off til tomorrow what does not have to be done today? Are you burying God's treasure by filling up your moments for selfish pleasures? Do you while away the time doing only as much as is absolutely necessary? Or, do set off "at once" each day to trade with the riches God has given you to increase the fruit of his glory? Are you diligent and aggressive for God's glory? That is goodness and faithfulness! I have a suspicion that we can all use a bit of a reminder from time to time to press on, to strain forward, to aggressively pursue the prize for which Christ has laid hold of us. Get up! Get going! And keep straining!

# V. Realize Accurately Who You Are Serving.

When called to account, the third slave came forward with a pitiful excuse. He was afraid. He believed the master to be "a hard man;" therefore, he was afraid of him and did nothing to increase the master's wealth. We can see how wrong this servant was. The master was not a hard man. He was a generous man. He entrusted enormous sums with his slaves. Is this not evidence of his kindness? He rewarded his productive slaves royally with joy. Does this not suggest he is merciful?

The first two slaves go to work at once, work hard, and eagerly savor the fruit of their labor for the master. They are convinced of his kindness and goodness. See what a difference it can make, how you conceive of God. If you want to avoid wasting your life, it is essential that you know God as he truly is. It is the people who know God as he is in his wonder and awe and love and kindness and power who stand strong and accomplish much. Spend much time in the word observing who God is and spend much time in worship praising him for his glory. Take much delight in crying out in prayer to him who is able to equip you for the work you must do. He does not call you to work without supplying the strength and power of the Holy Spirit. Those who are not deepening in their knowledge of God are among those most likely to waste their lives.

## **VI.** Refuse to Compare Yourself with Others.

One of the prominent aspects of this parable is the differences between the servants. One received five talents and that servant produced five, another received two talents and produced two additional ones. The third servant received a single talent. The parable explains the distinction between the three amounts as a correspondence with the ability of the slaves. Here is testimony of the wisdom and consideration of the master. In kindness and consideration, he does not ask of a servant more than he knows he can produce. It is a point that the foolish and wicked slave overlooks. But notice that the differences are not a matter of consideration for the first two slaves. They are not envious of the master's kindness; they just set about using what they have received.

People can waste their lives looking at the lives and accomplishments of others and wishing they could be them. But God does not make mistakes in his estimation of who we are and what we can

accomplish through him. It will slow us down and distract us from the opportunities God has put before us where we are if we spend our time wishing we were somebody else with somebody else's talents. Don't waste what God has appointed for you to do by being envious of what he has appointed for others.

### VII. Realize What Is at Stake.

The differences of outcome in terms of the first two slaves and the third slave could not be more dramatic. Let's look at the rewards for the first two slaves. After a long time the master came and settled accounts. The five-talent slave came forward with five additional talents. The two-talent slave came forward with two additional talents. The master said the same thing to each one. "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." Here are three aspects of rewards which point us to the rewards of God's faithful servants—those who do not waste their lives.

The first aspect of the reward is praise. "Well done good and faithful servant." This is praise from God for his people. It takes us back to the two instances in which the Father spoke of Jesus similarly: "This is my beloved Son in whom I am well pleased." But here are servants who are sinners. Is Jesus asserting here that sinful human beings can PLEASE God? Yes, indeed. They can't please him in the same way as Jesus did. They are not perfect as was Christ. But by his grace they have been declared righteous. And they can please God through being faithful. YOU can please God. How? Be faithful. But long for and yearn for and work for the day when you, if you don't waste your life, can hear God himself say to you, "Well done, good and faithful slave."

There is within the heart of humanity a desire to please. And satisfaction within the heart soars when we know we have been pleasing. While attending seminary in Memphis, Tennessee, years ago, I worked for a family-owned hardware business. There was a father and son. The son hired me and was a kind and gentle man. His father was a little man of few words and somewhat gruff. I was pretty sure the son was happy with my performance, but not so much his dad. I felt like he looked at me with curiosity sometimes. But one day after I had been there for a number of months, the old man stopped in his tracks and wheeled around and spoke. He said, "you're doing a good job!" I sat up straight in my chair and could not quench the smile that spread across my face. Deep within was a smile that I can feel even today.

There is a drive especially for children to be affirmed by their parents. We want to share our accomplishments and be able to celebrate them with the ones we love. My son Philip called this week with that kind of excitement. He had just shot his first perfect score in an archery tournament. He just wanted to share it with Mom and Dad. It gave me the opportunity to say to him, "Son, for that score but for so much more, I am proud of you." To a far greater level of exuberance, God rejoices in the faithfulness of his people. On that day of reckoning, the Lord will declare to his faithful servants praise for that faithfulness. What a reward that will be. How satisfying! How delighting! Work now in anticipation of that day!

The second aspect of reward is exponential increase of responsibility. "You have been faithful over a little; I will set you over much." But wait, wasn't a talent a lot of money? Yes, but it was little compared with what is coming! But notice what is coming is not a reward of something to spend on yourself. People who win the lottery get a lot of money. They usually go on an uncontrolled spending spree and soon are back where they started. It is not that way in the kingdom of heaven. Here the reward is increased opportunity to serve God with even more responsibility than before.

Look. "I will set you over much." You were faithful as a steward over little. I will now entrust far more responsibility to you than before.

Listen. This is important. Our God, the one True God, is an active and fruitful God. He is an accomplisher. He is a doer. All eternity is about an increase of the majesty and glory of God. He does not need anyone to do this for him, but he has involved us humans made in his image to be involved in producing this increase. Forever is not about us accumulating for ourselves, but as God's servants continuing to invest what he has entrusted us to redound to his glory to the joy and exultation of the creation! The reward for faithfulness here will be there in the new heavens and the new earth increased opportunity to work for the glory of God. The joy we can experience in the faithfulness of serving God now will be taken to a whole other eternal level then.

You and I are, so to speak, in the interview process now to demonstrate faithfulness for the positions that are open in heaven in the future. Is it your desire to honor and glorify God then more than you do now? Then don't waste your life!

Here is a third aspect of reward. It is joy in God. The Master urges the faithful slaves, "Enter into the joy of your master." Oh my! What is more satisfying in life than to have joy. If you think about it, everything people seek in life is ultimately a pursuit of joy–inward satisfaction and delight, a deeply rooted satisfaction of soul billowing up in true and deep happiness. People look for it everywhere and try to find it in everything but in the one place it is truly found. True joy is found in God. And this is the reward for faithful servants. They have found their delight in faithfully serving the Lord. They have joyfully appeared at the settling of accounts with delight that they have faithfully invested what was entrusted to them and been fruitful for God. He is delighted and they share in each other's joy and their cup overflows. This is the prize of the upward call of God in Christ Jesus.

Meanwhile, the third and unproductive, wicked, and lazy slave experiences the very opposite of joy. What he has is taken away and he is sent to hell. He did not love the master. He did not faithfully serve the master. And his failure proved his heart did not belong to the master and he will bear the corresponding torment forever. So, you see what is at stake. In order to avoid wasting your life, you must be fueled by the hope of the joy of God.

#### Conclusion-

### VIII. Grasp that You Are Not Saved by Your Works.

This parable is not about how to be saved. It is about how the saved should live. The life lived as a faithful servant of God, an eager, industrious, and diligent steward of God's property is the fruit of true and saving faith.

All the work in the world will not be of use to you if you do not first come to God as a rebellious beggar in need of forgiveness. Nothing in your hands should you bring except all your sins. And nothing should you hope in except the life, death, and resurrection of Jesus Christ. Repent of sin and trust in Christ alone. You will be saved. You will be reconciled with God. Your sins will become as white as snow. Then you will eagerly take the talents God has entrusted to you and engage in a life of producing more talents for the glory of God. But you won't be saved by those works. You will be rewarded for them, but you will not be saved by them.

### **Prayer**