

Title: You've got Talent  
Text: Matthew 25.14-30  
Theme: Stewardship of your life  
Series: Matthew #114  
Prop Stmtnt: How you invest your life reflects your view of God

Read Text:

498 years ago, yesterday, an obscure monk nailed a document onto the castle door of his little town in northeastern Germany. This monk was asking the Roman Catholic Church to stop selling indulgences. He wrote the document in Latin because it really was not an issue that he planned to debate before the common man, but in the religious courts. That monk was Martin Luther, and that document was the 95 theses, and that event marked the beginning of the Protestant Reformation. It wasn't long before the issue of the gospel became the central point of contention, but that was not Luther's original point of dispute. He despised how the Roman Church was treating money. Religion and money have had a very uneasy relationship. And whenever the topic of money comes up, it is sort of like talking about sex. People tend to get a little uncomfortable, after all, money and sex are issues that are very, very close to the heart of who and what we are. Now, this text is not all about money. Jesus is talking about your life. But, he uses money as an illustration of your life because the way that you view and use money is a compelling indicator of your heart. And as we have seen over and over, Jesus always goes for the heart.

1. **Whatever you have has been given to you.** (14)

The story focuses upon the relationship that the master has with three of his servants. In reality, these servants are actually slaves. The word that Matthew uses always means slave. Now, the ESV and other translations often translate it as servant because our idea of a slave is a laborer who does manual work without any compensation and that is not the entire picture of slavery in the 1<sup>st</sup> century. So, in order to convey the idea that these men were subservient to the master, but were given certain rights and privileges, the translators use the word servant. But, in reality they are slaves. They are slaves who have been given a lot. And that is why I want you to see that this story focuses upon the relationship that this master has with these three men. They are slaves. As such, they have no rights of their own. They are the property of the master who has the right to do with them what he wants. And, what does he want to do? He gives them stewardship of what is his. He gives them money and a lot of it.

A talent is equivalent to 20 years of earnings as a common laborer. The first slave was given 5 of those. That meant that he was given 100 years of salary of a common laborer. The second slave was given 40 years of salary of a common laborer and the third slave was given 20 years of salary of a common laborer. Even the man with the one talent all of a sudden had a lot of money at his disposal. It was theirs to manage but not to own.

Try to keep this in mind. When Jesus talks about talents, he is not just talking about your abilities. He is talking about your entire life. Again, when Jesus talks about talents, he is

not limiting this to money. He is talking about your life. The point is very, very clear. Whatever you have has been given to you. It is not yours to own, it is yours to manage. This is not about you. The servants are servants. They are not even named. But that is hard for many people to grasp. We have seen this played out time and time again the lives of professional athletes. Guys like John Elway, Mike Tyson and Tim Duncan trusted advisors who treated the money they manage as if it was their own money. The result has been sickening. Tens of millions of dollars are gone and cannot be recovered.

We are slaves who are treated as stewards. Whatever we have is a gift. God has given you time. God has given you skill. God has given you a mind. God has given you strength. God has given you the ability to earn money. God has given you the ability to talk. God has given you opportunities, relationships, health, resources etc. These are not yours to hoard. These are not yours to waste on yourself. These are not even yours. You have them because they have been entrusted to you. But, it is easy to think that just because it is in your pocket that it is yours to spend.

## 2. **Whatever you have been given has been entrusted to you.** (14-18)

Now, I made these first two points separate though they clearly overlap. In the first point I wanted to impress upon you the fact that we are slaves who are under the complete authority of God. Although we are tempted to look at our lives and our stuff and our resources and our jobs, as being ours, it has all been given to us. It is not ours, but it has been entrusted to us. And that is an important point.

Jesus uses that very word. He entrusted to them his property. In fact, the master made this decision on a very personal basis. He knew their abilities and entrusted them accordingly because he knew them. This transaction took place between the master and these slaves because he respected them. He trusted them. And then he left. He did not ask them to send him regular reports, such as quarterly statements or annual updates. There were no spies or officers from the local fiduciary council who were keeping tabs on compliance. He trusted them. They could rip him off if they wanted. They could dishonor him if they wanted. But two of them treasured that relationship.

Think of it like this. Open your hand. Hold out your hand with your palm up. Imagine that Christ comes up to you and into your hand he places your personality, your skills, your education, your opportunities, your money, your job, and your time and then, looking at you in the eye, he smiles and says, "Some day, I'll be back for them. But until then, use these for me. Use these to honor me." And then, he closes your hands around them and for a second he covers your hands with his and holds it in place. The scar of the nail is still there and his eye catches your eye seeing that. He nods and then walks away. Imagine that, because it is true.

The first and second slave immediately got to work. They responded to the trust with responsibility, with devotion, with respect and even love. Their devotion to their master motivated them to take what had been entrusted into their care and do what they could to enlarge the holdings of the master. This was how they understood their charge and this

was how they could honor him. The third slave went and dug a hole in the ground and buried it. If you bury it, you don't have to be bothered with it. If you bury it, you don't have to do anything about it. If you bury it, its like you are trying to say that you are not responsible for it. The first two guys responded like they believed the master. The third guy responded like he didn't care. In fact, he deliberately disobeyed, dishonored and insulted the master. What's the point of giving you something if you are going to bury it?

I know that this text has a serious warning in it. But as I read this, I realize that Christ holds out two examples of joy and one example of failure because I am convinced that he wants our motivation for faithfulness to be driven by our love for him and our desire to honor him and because we actually believe that what we have has been entrusted personally to us. There is nothing that you have that is random. What you have and what you are is not a result of a genetic roulette wheel. It is personal.

### 3. **Whatever you have been given is not the same as others.** (15)

This is one of the reasons why it is so dangerous and foolish to compare ourselves to others. Let's say that you concluded that you had 4 talents to give back to God while the person next to you only had 3. Compared to them, you are looking pretty good and feeling kind of smug about yourself and little sorry for them. However, what if God originally gave you 8 and you squandered 4 of them and God had originally given the other person only 1 and he tripled it? Whatever you have has been given to you. And whatever has been given to you is not the same as what God gave to others. What God gives to others is not your business.

I have friends who are really smart. I mean they are scary smart. They devour books like I eat a peanut butter and jelly sandwich. They not only read them, they remember them. When I am in conversations with them, I am in over my head. They say stuff and I wonder how come I didn't think of that. All I can think is, "I'll bet I can run faster than you." That's all I've got; you know what I mean? Years ago I had to come to grips with the limitations that the Lord gave me. I realized that if I worry about what I have not been given that I will not wisely use what I have been given.

For example, if you are a dad, you are tempted to compare yourself to other dads. You see other dads who have what looks like a better job, nicer house, or better skills. Johnny and I live across the street from each other. We have a neighbor who should do a handyman show on the Learning Channel. What he has done to his house is incredible. But I know if I tried to use all his power tools, I wouldn't have any fingers left. My only consolation is that compared to Johnny I at least know how to turn them on. But, you know what? While there are other guys who are more skilled than you, no one can be your kid's dad like you. Your children have been given to you. Your children are unique and each one has been given to you. And we can look at what we do not have and cannot do, and completely miss what we have. Whatever you have is not the same as others. But what you have has been entrusted to you by God and it has been entrusted to YOU.

### 4. **Whatever you have been given, you give an account for.** (19-25)

Whatever you have been given is not yours to keep. It is yours to manage because the day is coming when you stand before God and give an account of what you were given. On that day, you will give it back. On that day you will explain to God why you did what you did with what you were given. Let's consider this.

**A. You will give an account personally.**

Each man was called individually to stand before the master. Each man had a personal conversation with him. Each man explained what he did. Each man was personally praised or condemned. So think about that. You are standing before God. If someone were to look at how you use your time, would they conclude that the kingdom of God is your passion? If you look at how you use your time, would you conclude that the kingdom of God is your passion? Now, listen carefully. Just because I "work" as a pastor does not automatically mean that my passion is for the kingdom of God. I could be doing all of this in an effort to build my own little kingdom and am shamelessly using God as a cover-up for self. The issue is not, where you work, but who do you really work for, and why do you work. Going to work, can be done, and ought to be done for the glory of God in an effort to advance the kingdom of God. Do you use your time in your work to put God on display or is all about you?

Related are your abilities and opportunities. These are all from God. What are you doing with the abilities and opportunities that God has given you? If someone were to create a profile of your abilities and opportunities and what you are doing with those, would they conclude that the kingdom of God is your passion? Or would they conclude that you only do what is in your nice little comfort zone? How you use your abilities and opportunities is a reflection of what you really think about God.

Money and treasure is loaned to you by God. It is loaned to you because it is a means that God has ordained for his name to be spread abroad. Look at what you spend your money on. Seriously, some of you are unable to address that because you do not even know what you spend your money on. The two men who were praised by the master knew what they had done with those talents. They were intentional with them. They had a plan for them. Some of you get to the end of every month and basically say, "I have no idea where all my money went." Can you imagine the FT standing here after handing out a report at the end of the quarter that has no numbers on it all but instead says, "*Sorry, we really do not know what happened to all of the money this quarter. We sort of didn't really pay attention it, and we know that we probably should have done a little better, but hey, you know, life happens, those things happen, don't be judging us, don't be a hater, you're not perfect either. We're gonna sort of meet and talk about it and, umm dialogue and all join in the conversation and see if we can figure something out here and do a little better and get back with you when we do. Ok? Thanks for being cool about it. We're really not bad people, just a little distracted at the moment. Understand that we have some artsy people on the FT right now. We do better with pictures than with numbers. Some of you know what I mean, right?*" If the FT did that, you would be incensed, and rightfully so. Why? Because you entrusted them with your resources and we have this agreement that we all

enter into, that is called a budget. And the FT reports back to you on how they are keeping the promise to use the resources that you give. Now, the FT cannot keep the promise to you, if you don't first keep the promise to them. They cannot use resources that you do not give, right? But, my point is that, some of you have no idea how you use the finances that God has given you. You would be upset if the FT here was sloppy and complacent, but what about you? This is for real. Do you see the responsibility that you have to use your treasure to advance the kingdom of God? And we do that primarily through the local church because Christ established the church as the outpost of his kingdom. In fact, I would argue that this entire parable was given to prepare the followers of Christ for the time of the church. The master has gone away, for a long time, but he is coming back. Meanwhile, what you are doing with what he has given you. That is for us, right now. Do you look for reasons to give, or for excuses not to give? Do you look for reasons to give generously to the church or for excuses not to? You will give an account personally. And while this parable is not only about money, I have to be honest with you and tell you that Jesus used money in this parable because the way that you use your money is usually an accurate reflection of your life. After all, where your treasure is, is where your heart is.

#### **B. You will give an account honestly.**

I have this little gizmo in my pocket called a Fitbit. This Fitbit keeps track of how many steps I take in a given day, how many miles I walk, and how many calories I burn. I think this Fitbit ought to have a preaching setting on it, because even though I do not take that many steps, I am exhausted when I am done. Anyway, I decided to take this thing with me on the treadmill. I wanted to see if I could just blow it up. But, the Fitbit was still in walking mode, so even though I took a gazillion steps, I did not get credit for the miles, since a walking step is significantly shorter than a running step. Now, did I really run the miles? Yes, but Fitbit didn't give me the credit for it. So, I had a bit of a fit over that. However, I discovered something. If I have Fitbit in my pocket while I ride my bike, every time I pedal, Fitbit thinks I am taking a step. I'm not really taking a step, I am pumping my bike, but Fitbit doesn't know it. So, on our anniversary, Cathi and I went on a bike ride. We rode the Paint Creek Trail from Rochester to Lake Orion and back. I about blew Fitbit up. Fitbit was sending text messages to my phone telling me that I am awesome. I am like Superman, Marathon Man, Ninja Warrior and Jedi Knight. My phone was giving me all of these Fitbit awards and wanted to know if I wanted to post them on Twitter. I didn't. It wasn't really true. I fooled Fitbit.

Let's say that your doctor wants you to lose weight and he convinces you to get a Fitbit. Everyday, you get your neighbor, who is a mailman to carry this around with him and he brings it back to you every evening. The next month you show your doctor your Fitbit account. Is he impressed? Oh yea! Does he congratulate you? Oh yea! Until you get on the scale, right? You can get your friends who get on treadmills or ride bikes to carry your Fitbit, but while it may look impressive, it will not do you any good. The day is coming when you are going to give an account for everything that God has given to you. The day is coming when you are going to give an account for everything that God has given you. You may have figured out how to fool the system here, but there's no fooling

God. You will get on his scale and the truth will be evident. You will give an account for what you have been given. And this is why this is so important as we will see. What you do with what you were given is a reflection of what you think about the Master.

5. **How you use what you have been given reflects what you think of God.** (24-30)

And what you think of God matters for eternity. I really hope you can see what Jesus is getting at here. You cannot buy your way into heaven. Jesus is not preaching that and neither am I. Forgiveness for your sins cannot be paid for by you. It can only be paid for and has been paid for by Christ. But, when you come to faith in Christ, your life is transformed. You have a new heart. You have new desires. You have new affections. You have new priorities. You have new values. Here is what Jesus is saying. Some of you think you have come to faith in Christ. Some of you say the right words, you have the right doctrine, you sing the right songs, you even get emotional at times, but the way that you actually live your life tells a different story. You live your life with yourself at the center of it, when that is where only God belongs. The way that you handle money is a reflection of what you actually think about God. Honestly, your giving or lack of giving to the church is a reflection of it since Jesus died for the church. If what is important to him is not important to you then you are going to have a difficult time explaining to God that you really are a follower. So, what do you do about that? You start by looking at your heart. Do I really love Christ? What does my use of money say about my view of God? Jesus says that it says a lot. Are you willing to listen?

**A. The Reward is incredible.**

Notice that the first two men were told the same thing. They were both accommodated by the master and praised for their faithfulness and for their results. *“Well done good and faithful servant.”* Then they were rewarded. *“You have been faithful over a little; I will set you over much.”* What they were given is called “little” because in the eyes of the master, it was little. The master has a lot. Now, being in charge of 100 or even 40 years of earnings is not little to us, but compared to all that God has it is little. So, when he says, you have been faithful over a little and now I will set you over much, can you imagine how much the much is? But, the reward is not meaningful because of the reward, but because of the relationship and approval of the master. And what has to be the greatest words that you could ever hear would be these, *“Enter into the joy of your master.”* The joy of God is incredible. We were made for the purpose of enjoying God because God enjoys a relationship of infinite delight. Enter into the joy of your master. Come and be immersed into the eternal and infinite delight that God enjoys as God. Come and be overwhelmed with pleasure, be satisfied with acceptance, be delighted with wholeness, and be covered in peace. And in that moment, every thing done for the master will be worth it thousands of times over. But, the opposite is just as true.

**B. The Judgment is dire.**

Why is the master so angry? It is not about the money. The slave is lazy and he tries to blame the master for his own laziness. If you weren't so hard and demanding I wouldn't have been so afraid of you. It's your fault. But, there is more. He accuses the master of taking what doesn't belong to him. He tries to find fault with him as if he takes crops that are not his. Wow! That is so telling, isn't it? I have an excuse for ignoring God and wasting everything he has given me because I think that God is unfair. God did not give me what I want, so I'm not doing anything for him. How well does that go?

The master (God) points out the absurdity of that excuse (v.26) by saying that if you really believed what you just said about how demanding I am, you would have at least put my money on deposit with the bankers and received interest. The bottom line is that you are wicked and lazy and you do not love me because you love yourself.

The consequences are severe. What he has is given to another (rather than receiving a reward). Instead of hearing well done good and faithful servant, he is called a worthless servant and instead of being invited to enter into the joy of the presence of God, he is cast into outer darkness where there is eternal judgment described as weeping and gnashing of teeth. In the end, this man who appeared to be a servant of the master was never one with his heart. He only used the designation for himself. And that really is the point of this parable. Examine your life. Do you live in such a way that it is obvious to God that you handle what he has given with you with passion to spread his glory or do you just try to protect yourself and hang back? Protecting yourself and hanging back are not evidences of grace but are reasons to get serious about loving Christ.

You will never keep what you try to hold on to, but you will never lose what you give away for the gospel.