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What Kind of Steward?
Matthew 25:14-30

Back in 2009 and 2010 during the Great Recession, banking and investment were in the news, and often it wasn't good news. Faulty loan regulations and outright mismanagement nearly brought our economy down.

But one thing that still usually works well in the financial industry is the area of trust.

You know how it works. A person sets aside money in a special fund to benefit an individual, institution, or cause. Managers invest the money carefully and the proceeds provide for the appropriate beneficiary.

This kind of arrangement is referred to as a "trust"—the money is "held in trust" by the bank or firm. The owner *entrusts* it to the institution as a *steward*.

An ancient practice . . .

Trust is a growing practice today, but it has actually been around for a long time in the form of *stewardship*.

In fact, our text for today is about that very thing. Here Jesus told a parable about a master who entrusted his property to his slaves and what they did with it.

Now there's a little problem with this parable—not with the parable itself but with our usual understanding of it. When we hear it or read it, we usually automatically think of "talents" in terms of natural skills and abilities.

We do get our current English use of the word from this parable.¹ But the fact is that what Jesus is talking about here is *money*. And lots of it!

In the ancient world, a "talent" could be either a measurement of weight or a large sum of money. By some scholars' estimates a monetary talent was worth 15 to 20 years' wages of a regular laborer.² So we're talking about a huge amount of money here in this story!

The man in this parable is a property owner. He's the master of several slaves (the word Jesus uses is the word for slave or bondservant—slavery of various kinds was a common practice in the ancient Greco-Roman world).

As the man gets ready to go on an extended journey, he summons his slaves and entrusts his property to three of them, according to their abilities.

To the most able he entrusts five talents. When you do the math, that's 75 to 100 years' worth of wages.

To the second most able he entrusts two talents—30 to 40 years' wages, still a tremendous amount.

And to the third—well, he knows this one doesn't have the abilities of the other two, but he still thinks he can trust him with one talent. That's 15 to 20 years' worth of wages, still a significant amount.

And then the master goes on his journey.

Now Jesus doesn't say anything about this, but I can't help but wonder if any of the three thought about making off with the money. Even if they thought about it, it's clear they didn't do it. This would seem to indicate that each one had at least some integrity about his character.

Two of these slaves were also industrious. They immediately put the money to work trading or investing with it. And it paid off *big*. During the time their master was gone, they both got a *100 percent return*! They doubled their master's money! The one with five talents made five more, and the one with two made two more.

But the one with only one talent—well, he was a different story. Apparently he was afraid that if he invested it or used it, he would lose it. And if he lost it, he was terribly afraid of what his master might do to him. So instead of using it or even putting it with the bankers to earn interest, he went out, dug a hole, and buried it so it wouldn't be lost or stolen.

After a long time, the master returned, and as we would expect, he called his slaves to settle his accounts.

The slave with five talents comes to him and says, "Lord, you delivered to me five talents; look, I have gained five more talents besides them."³

The master says, "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." He commends the slave, entrusts more to him, and invites him to share his joy over this job well done (25:20-21).

The slave with two talents comes to him and says, "Lord, you delivered to me two talents; look, I have gained two more talents besides them."

The master responds just as he did to the one who earned the five more talents, commending him, entrusting more to him, and inviting him to share his joy (25:22-23).

Then the one entrusted with one talent comes and says, "Lord, I knew you to be a hard man, reaping where you have not sown and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours."

The master isn't just disappointed; he is incensed! He calls him a "wicked and lazy servant," and condemns him by his own words. He has tried to shift the blame to his master, trying to justify his actions because he was afraid of what the master might do. The master tells him that he should have at least put his money with the bankers so it could have drawn interest! Then it would have made *something*.

The master tells the other slaves to take his talent and give it to the one with ten, then to throw him into the outer darkness, where there will be weeping and gnashing of teeth (25:24-30).

The point of the parable . . .

So what's the point of the parable? Doesn't Jesus put it into the mouth of the master in the story?

"You were faithful over a few things, I will make you ruler over many things . . ." (25:21, 23).

"For to everyone who has, more will be given . . . , but from him who does not have, even what he has will be taken away" (25:29).

Isn't it all about *faithful use of what God entrusts to His servants*—actually, His *slaves*?

We don't really like to think of ourselves that way, do we? *Slaves*.

But what else do you call someone who has been "bought at a price," as Paul puts it in 1 Corinthians 6:19-20? Throughout his letters, Paul uses this image for believers, this picture that Christ has redeemed us from our slavery to sin, so that now we are *His slaves*. Yet it's in being

His slaves that we experience true freedom!

We don't belong to ourselves. We belong to God. And likewise, whatever we have in the way of talents, gifts, abilities, possessions, money, whatever—it doesn't *belong* to us, it's been *entrusted* to us. We are *slaves* who hold these things in trust for our *Master*, the Lord Jesus Christ—*stewards* of all He entrusts to us.

When we put this parable in context with the way Matthew has arranged it here in his account of the Gospel, it sheds even more light on the meaning.

In chapter 24, Jesus has been talking about His return and the end of the age, making the point that no one knows when He will come, so His disciples must always be ready. He then tells four stories to make this point.

The first is the parable of the slave whose master has left him in charge of the other slaves while he is gone (24:45-51). If the slave is faithful, the master will put him in charge of everything. If he's unfaithful, he will be punished.

The second story is about ten virgins or bridesmaids waiting for the arrival of the bridegroom (25:1-13). Five were wise and brought extra oil for their lamps in case he was delayed. Five were foolish and didn't bring extra oil. Theirs runs out. The wise won't share theirs because they then might not have enough. So the foolish bridesmaids have to go buy more oil. The bridegroom comes while they're away, and those who were prepared for his coming go into the wedding banquet. But those who were foolishly unprepared miss out on it.

The third story is the one in our text, the parable of the talents (25:14-30).

And the fourth is the parable of the sheep and the goats (25:31-46), a description of the Judgment at the last day, when Christ will separate the nations one from another as a shepherd separates the sheep from the goats.

All four stories have to do with the themes of being prepared for Christ's return, and of the reckoning that will come at the Judgment. The first two stories focus more on being alert and ready for Christ's return. The last two stories focus more on the reckoning at the final Judgment. And this story focuses on how we use what God entrusts to us in the here and now, reminding us that we'll render an account of it by and by.

Jesus' word to us . . .

Isn't Jesus saying to us here that *as we await His return, God expects us to be faithful stewards of everything He entrusts to us*? We hold in trust our lives and everything we have, and God expects us to use it *all* for His glory and in the purposes of His kingdom!

We don't know when He will return. That's His business. He may come today, or it may be another thousand years or more. But we must live in anticipation of His return, in faithfulness and readiness.

In the meantime, God entrusts us with *life* itself, with *relationships*, with *spiritual gifts*, with *natural talents or abilities*, with *time*, with *possessions*, and with other things as well, as He sees fit and gives us ability!

So what kind of stewards does He expect us to be as we live under His kingdom rule and watch for His return?

Faithful stewards of whatever He entrusts to us! The one who is faithful with a little is just as faithful as the one who is faithful with much!

He expects us to be faithful *with our lives*. We must commit our lives to Him, and then live for His glory, giving ourselves up for His kingdom purposes in anticipation of His coming and a final accounting. It's not about our happiness; it's about His kingdom!

He expects us to be faithful *in our relationships*. We must live in love, and by our relationships help people know God and grow in their relationship with Him.

He expects us to use *our spiritual gifts* faithfully, employing them for the common good of the body in Christ's service through His church (1 Corinthians 12). Likewise, He expects us to be good stewards of our *natural talents and abilities*, using them for God's glory.

He also expects us to make faithful use *of our time*, living every moment for Him, making the most of every opportunity He brings our way (Ephesians 5:15-17).

And yes, He expects us to be faithful stewards *of our possessions*, including our *money*. Abraham and Jacob gave a tithe (a tenth) of their possessions to God, and the Law instituted the tithe as a requirement for the support of the Temple, the priesthood, and ministry to the needy. The tithe is not nullified in the New Testament, and what is encouraged goes *beyond* tithing to *generosity*—to cheerful, sacrificial, systematic, proportionate giving to the Lord's work.

But you know, in this matter of financial stewardship, God isn't *just* interested in our tithes and offerings, though they're an essential starting point! He's concerned with how we use *all* our possessions! He's interested in the other 90 percent as well! And He will hold us accountable as His stewards entrusted with His property!

When you think about it, doesn't failure to be faithful stewards of whatever God entrusts to us signal a serious deficiency in our relationship with Him? Like the slave given the one talent, doesn't it indicate a relationship based on irrational fear and mistrust rather than on trust and commitment?

It's a simple story, but it's especially appropriate as we examine our discipleship during this Lenten season. It teaches us a powerful truth: *As we await Christ's return, God expects us to be faithful stewards of everything He entrusts to us.*

When we are, we're genuinely living under his kingly rule, opening ourselves for Him to work His purpose in us and through us. We recognize and acknowledge that everything we have comes from Him. He has *entrusted* it to us. We're *His stewards*, and we're to use it all for Him. Will we?

†MEG

¹ Frank Stagg, "Matthew" in *The Broadman Bible Commentary*, Vol. 8 (Nashville: Broadman Press, 1969), 226.

² See translators' notes in the ESV, NRSV, NASB, and NIV (2011) translations.

³ Scripture taken from The Holy Bible, New King James Version®.