

“Parable of the Talents”  
(Matthew 25:14-30)

This morning we come to the last of the three parables Jesus gave to His disciples to prepare them for His coming in A. D. 70, and to His church to prepare us for His Second Coming at the end of history. In the first parable – the Parable of the Faithful Slave – He warned us to be prepared for His Coming by faithfully doing what He has called us to do while He was gone. In the second parable – the Parable of the Ten Virgins – He warned us to be ready by making sure our hearts and lives are filled with His Spirit and by constantly watching for His return. And now in this last parable – the Parable of the Talents – Jesus will tell us to be ready by wisely using what He has given us to cause His kingdom to move forward.

Our Lord has given to each one of us here this morning some of His possessions, something that belongs to Him, something that is precious, to steward, or to use, to bring glory to Him, until He returns for us at our death or at His Second Coming. Every one of us here has been entrusted with a stewardship, and the Lord reminds us this morning that we need to be faithful to use what He has given us. What I would like for us to see from this passage this morning are three things: 1) Jesus has given each of us a stewardship, 2) that we are to be faithful with that stewardship, and 3) that one day we are going to be called to give an account of that stewardship. First, let’s look at the fact that the Lord has entrusted to each of us a stewardship.

I think it’s clear by now that the Lord Jesus is addressing His church in these three parables: His people and not the world. We are the slaves in His household. We are the virgins waiting for His return. And we are the slaves to whom He has entrusted His possessions. As we read this morning in the parallel passage of the ten minas, not everyone is given a mina or a talent. There are also those who are enemies of Christ, who hate Him and don’t want Him to reign. These enemies are the world, those who will be destroyed when the Master returns. The slaves, those who are in the Master’s household, those who have been given charge over His possessions, those who are to be serving Him and laboring now for Him in His kingdom, are the church. We are those slaves.

Now we read in our passage that the Master – who is Jesus – went on a long journey – that is, He left this world to receive a kingdom – and He was to be gone for a long time – all the time between His first and Second Coming. But before He left, He entrusted His servants - the church, *i.e.*, the disciples, ourselves, along with all the other saints who have ever lived or ever will – with His talents, or possessions, so that we could use them to make Him a profit while He was gone. Now we’re not really told what these talents are, but it’s not that hard to guess. They refer primarily to the Holy Spirit, that gift our Lord poured out on His church on the day of Pentecost, that sacred possession which Jesus purchased with His own blood, and the gifts which the Spirit gives to each one of the Lord’s children. Now Jesus said this talent, this precious possession, this Spirit, and the gifts He gives, are given to each of us according to our own ability, which most likely refers to our mental and physical abilities, the time and energy we have, the finances we have – all that the Lord gives us – and the opportunities we will have to use these things in His Providence. I believe we should be thankful that

the Lord added this part about giving the Spirit to each of us according to our ability, because this means He won't give us more than we can handle. He won't expect a person who can handle only one talent to handle five. In other words, He doesn't expect us to be as effective as George Whitefield in our evangelism, or to have the insight into the Scripture of a Jonathan Edwards or a John Calvin, or the leadership of a Joshua or King David. He doesn't give to us more than He knows we can handle. We are simply to take what He has given us and be faithful in ministering it to our brethren, our neighbors and ourselves, so that we might promote His interests in this world. So first, Jesus has given to each of us a stewardship.

Second, He expects us to be faithful with this stewardship. In the parable, Jesus tells us that two of the slaves went out immediately and began to use what their master gave them and to make a profit. But the third went out and hid his master's money in the ground, where he thought that he and it would be safe. Now when the Lord calls us into His kingdom and gives to us His Holy Spirit, He expects us to begin to use those precious gifts right away. There really isn't any time to waste. For one thing, we don't know how much time we will have. We don't know when the day of accounting will come. And so we must begin to use what He has given to us to make a profit right away. Just as money, if it is to do us or anyone else any good, must be invested, so we must also begin to invest our gifts. We must use them to help others, to minister to them, to build them up. For instance, if the Lord gives us the gift of teaching, we need to begin to use that gift according to our particular calling. If He has called us to be an elder, we must begin to use that gift publicly to teach and counsel the Lord's flock. If He has called us to be husbands, we must use it to teach our wives. If He has called us to be fathers, we must use it to teach our children. And wherever He calls us to be members of a church, we must use that gift to instruct and admonish our brothers and sisters as the situation requires, just as Aquila and Priscilla used theirs to admonish and instruct Apollos. The same thing holds true with the other gifts the Lord has given us, whether it is the gift of preaching or teaching or exhorting or serving or giving or leading or showing mercy, or whatever it may be, whether it is a spiritual gift or a natural gift, we must use these gifts according to our ability and our calling to minister to those around us. Like the skilled craftsman or musician who is constantly trying to improve that skill, we are to be constantly seeking to become better and more effective with what the Lord has given us to do, so that we might profit ourselves, God's people, and most of all God. All these things advance His kingdom and give glory to Him. The Lord does not give us the option to sit on our gifts and do nothing with them, as we will see in the next point.

And so we see that the Lord has given to each of us a stewardship, and He expects us to be faithful with this stewardship. The last thing we see is that one day the Lord will call us to account for our stewardship and will reward or punish us according to how well we have managed it. After the Master returned from His long journey, He called His slaves and told them to give an account of their stewardship. When He did, He found that the one to whom He had entrusted the five talents, made five more talents. The one to whom He had entrusted the two talents, made two more talents. But the one to whom He had entrusted the one, made nothing. The Master commended the two profitable servants for their work – “well done” – and for their character – “good and faithful slave.” And they were richly rewarded – “You were faithful with a few things, I will put you in charge of many things; enter into the joy of your Master.” But the one who made

nothing was reproved – “You wicked, lazy slave” – and severely punished – “Take away the talent from him . . . and cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth.” On the last day, when Jesus Christ returns, the Bible says He will raise all the dead and translate all the living and bring them together for judgment. When He does everyone who has ever lived will give an account of their lives. Those who were outside of the church, who never believed on the Lord Jesus Christ for their salvation, who never lived the life that the Lord called them to live, will be judged and condemned, everyone of them. But we see here there will also be those who professed faith in Christ who will be condemned. There will be those in the church who are genuine believers, but there will also be those who are not. The Lord, in this parable, wants us to know what the difference is between them. The difference is what they have done with their stewardship. The genuine believer, the one who will be commended and rewarded by the Lord, is the one who worked for Him, who used his gifts, talents, resources and abilities to bring glory to Him and to advance His interests in this world. The false believer, the one who will be rebuked and cast out on that day, is the one who sat on his gifts and abilities, and did not use them to glorify God and advance His kingdom. From this parable it's clear that it's not simply that the unbeliever did a lot of bad things, he just didn't do any good things. It's not enough just to keep from sinning, the Bible says we must also do what is right! There are other differences that we can see here as well. The unbeliever also has a false view of God – that He is hard, that He wants to profit from things that He had nothing to do with. But we know this isn't true. God isn't hard. He's very gracious. And He doesn't take what isn't His. Everything belongs to Him, and He gives to all everything they have to enjoy. The unbeliever also tries to blame God for his own sin. But when the wicked slave used this as an excuse for why he didn't do anything for his master, the master turned it back on him. He basically said, “If you thought I was a hard man, why didn't you at least serve me out of fear, if you couldn't do it out of love? If you thought that the work I gave you was too hard, why didn't you do the easier things, like putting my money in the bank, so that I would at least have interest?” He really didn't have any excuse, and neither will anyone else on the day of judgment. On that day, the Lord will take away what these false professors thought they had – which really wasn't the saving work of the Spirit to start with, but only the common gifts which He gives to all men – and cast them into the lake of fire. But His children, those who wisely stewarded their gifts and resources, He will receive into heaven, where they will be filled with joy and love in His presence for the rest of eternity.

And so we have seen that the Lord has entrusted each of us with a stewardship, that He expects us to use this stewardship for His profit, and that He will one day call us to account for our stewardships. In closing, I would ask us all carefully to consider how well we have been doing with our stewardships – whether we have been using our gifts, abilities, resources and opportunities wisely; whether we are using them to profit the Lord; or whether we have buried them in the ground, thinking that it really isn't that important how we use them. The Lord tells us that it is. What we do with what we have now indicates what is really in our hearts. It shows us without a doubt what the outcome of our lives will be, where we will be spending eternity. Now, is the Lord saying that a true Christian will never go through times where he isn't bearing any fruit? No. Nor is He saying that the Christian will never bear any evil fruit. We all know that this isn't the

case. But what He is saying is that a Christian, because he is a good tree, will bear good fruit as the general pattern of his life (Matt. 7:17). A mere professor, who doesn't bear any fruit at all, will be cut out of the vine and cast into the fire (John 15:6). So examine your lives. Are you using your gifts to serve the Lord, as best you can? Are you using your time, your energy, your finances, your opportunities to glorify Him? If so, the Lord says that He has a great reward waiting for you in heaven – an eternity of love, joy and peace in the Holy Spirit. But if upon an honest examination, you are not, then this passage warns you that there is danger ahead. You will be cast into the outer darkness, into the place of pain and weeping, into the eternal fire, unless you repent and turn to Christ in faith. Don't wait until that day to hear God's judgment pronounced against you. Turn to Christ now and let Him take away that sin and judgment. May the Lord grant you His grace to do so. Amen.