

If you have your Bibles, please open them to the 25th chapter of the Gospel of Matthew. Matthew chapter 25, verses 14 to 30 will be our scripture reading for this morning. A message that I've entitled, "Living in Light of Christ's Return," "Living in Light of Christ's Return." As you know, we've been in a message series on heaven. We've been studying the glorious descriptions of the new heavens and the new earth and we have been studying the glorious events surrounding the second coming of Jesus Christ to this earth.

The question would arise from our study on heaven, is, "How shall we live in light of Christ's second coming? How shall we live in light of Christ's return?" I believe that question is addressed in a wonderful way in the words of Jesus in Matthew 25, verses 14 to 30. You can remain seated as we read this scripture, but follow along as I read from this passage, and I'll be reading from the English Standard Version translation of Holy Scripture.

Verse 14, Jesus says, "For it will be like a man going on a journey who called his servants and entrusted to them his property. To one he gave five talents, to another, two, to another, one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them and he made five talents more. So also he who had the two talents made two talents more, but he who had received the one talent went and dug in the ground and hid his master's money.

"Now after a long time, the master of those servants came and settled accounts with them, and he who had received the five talents came forward bringing five talents more, saying, 'Master, you delivered to me five talents. Here, I've made five talents more.' His master said to him, 'Well done, good and faithful servant. You've been faithful over a little. I will set you over much. Enter into the joy of your master.'

"And he also, who had the two talents came forward saying, 'Master, you delivered to me two talents. Here, I've made two talents more.' His master said to him, 'Well done, good and faithful servant. You've been faithful over a little. I will set you over much. Enter into the joy of your master.' He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed, so I was afraid and I went and hid your talent in the ground. Here, you have what is yours.'

"But his master answered him, 'You wicked and slothful servant. You knew that I reap where I have not sown and gather where I scattered no seed, and you ought to have invested my money with the bankers and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the 10 talents, for to everyone who has, will more be given and he will have an abundance, but from the one who has not, even what he has will be taken away, and cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth.'"

Now, Jesus here is speaking about his second coming. He's talking about his glorious return to this earth and the events that surround his glorious return. Matthew 24 and Matthew 25 are chapters which are commonly known as the Olivet Discourse. Jesus is speaking of the Messiah's return to this earth in which he will come in power and in glory. This discourse is given in response to a question that was asked by the disciples in Matthew 24, verse 3.

The disciples asked, "Tell us, when will these things be? What will be the sign of your coming and of the end of the age?" The disciples are asking the question, "When? When will these things take place? When will be the events that signal the end of the age?" And in response to that question, Jesus answers by saying, "No man knows the day or the hour." Chapter 24, verse 36, Jesus says, "But concerning that day and hour, no one knows, not even the angels of heaven nor the son but the father only," and again in chapter 24, verse 44, he says, "Therefore you must also be ready for the son of man is coming at an hour you do not expect."

Jesus shifts the focus from the question, "When is your coming? When will be the events that signal the end of the age?" To the real question, which is, "Are you ready?" He shifts the focus from times and seasons and predictions about dates to the issue of readiness, to the issue of spiritual preparation. Are you ready for the return of Messiah?

And to illustrate the need for spiritual readiness, Jesus tells three parables starting in chapter 24, verse 45. This is a trilogy of parables which illustrate the need for the disciple of Christ to be ready for Christ's return. The first parable is the parable of the drunken slave in chapter 24, verse 45. This is the story of a wicked slave whose master goes away for a time period. The slave assumes that the master will be gone for a long time and it says that he began to beat his fellow servants and eat and drink with drunkards.

The master returns at an unexpected time, chapter 24, verse 50. "The master of the servant will come on a day when he does not expect him, and at an hour he does not know will cut him in pieces and put him with the hypocrites. In that place there will be weeping and gnashing of teeth."

There's a second parable that's found in chapter 25, verse 1. This is the parable of the 10 virgins, or we might call this the parable of the wedding procession. There are 10 unmarried friends who are part of a wedding. The arrival of the bridegroom is delayed. Five of the virgins are not ready when the bridegroom arrives. The virgins are shut out of the marriage feast, chapter 25, verse 11. Afterward, the other virgins came also saying, "Lord, Lord, open to us," but he answered, "Truly I say to you, I do not know you. Watch, therefore, for you know neither the day nor the hour."

That brings us to the third parable which Jesus tells in this discourse, and this is a parable known as the parable of the talents. It's a simple story, a very easy to follow, so follow along. This story will unfold for us in three distinct events. First of all, we see the assignment of the master. The assignment of the master. In verse 14, Jesus says, "For it will be like a man going on a journey who called his servants and entrusted to them his property." We're introduced to the main character in the story. The main character is a man. This man is called a master, and evidently this master is a very wealthy man. He owns at least a number of slaves, a large amount of wealth which is represented by talents. Verse 15, "To one he gave five talents. To another, two. To another, one. To each, according to his ability."

You will note in this story that the servants are called "his servants." You will note that the property is called "his property." And a talent was simply a measurement of weight. Some estimate that a talent would have been about 80 pounds. You could have a talent of gold, a talent of silver, a talent of copper. The idea here is you have a large amount of precious metals. In general, a talent of precious metal is estimated to have been worth about 6,000 denaria, and a denarius was the average wage of a day laborer. So one talent would be the value of 20 years' wages. Two talents will be the equivalent of 40 years' wages, and five talents would be the equivalent of 100 years of working for a day laborer in that society.

So this is a very wealthy man. He owns a lot of property, and the text says that he gave to each servant according to his ability. This master knows his servants, he knows the capacity of his servants, he knows how much they can handle. To one, he gives five talents. To another, two. To another, one. After distributing his wealth, the master goes away. We're introduced here to a lengthy time period between the master's departure and the master's return. We're introduced to a time period where the master is physically absent from his servants. Verse 19 says that he is away for a long time. So this time period is going to be one that is extended.

The question is, what will the servants do in the master's absence? What will the servants do with all of these talents? Maybe you're a student this morning and maybe I could use this illustration. How would you behave if you were in a class and the teacher said to you on the first day of class, "I'm only going to be here for today and then I'm going away, and I'm going to be gone for a long period of time"? Would you be more inclined to behave in that class? Or would you be less inclined?

The period between the master's departure and the master's return is a period of temptation. Temptation to be lazy, temptation to be undisciplined, a temptation to be slothful. There is no master who is watching day by day what you are doing, but it's also an opportunity to demonstrate faithfulness. So that's the first event. The assignment of the master.

Let's move quickly to the second event. The actions of the servants. The actions of the servants. Look at verse 16. He who had received the five talents went at once and traded with them and he made five talents more. Now that's a description of a trustworthy servant. You will notice the word "at once" which can be translated immediately. This servant receives this large sum of money, these five talents, and he immediately goes to work trying to improve the master's fortune. There's no procrastination, there's no delay, there's no sitting around thinking about all the things that can go wrong. He immediately sets to work and he trades with the talents and the text says that he makes a profit.

You will note in this servant a picture of enthusiastic obedience. It is also a picture of personal devotion. This is a servant who loves his master, who is devoted to the master's cause. He wants his master's property to increase. Think about it. What motivation does a servant have? It's not self-interest. He doesn't own the talents. Any of the profit that he makes from investing the talents will not belong to him but belong to the master. What motivation does he have for this type of enthusiastic, immediate obedience except that he genuinely loves his master.

It's a picture of eager obedience, personal devotion, energetic effort. Verse 16 says, "He traded with the talents [foreign language 00:13:35]," a Greek word meaning "to energetically work." He traded with the talents. He strategized and planned. He invested the money. He took risks and made a profit. He took that profit and reinvested again. The time period between the master's departure and the master's return, for this servant, is a time period of industry. He is actively engaged in the master's business.

And the text says, "The result of his energetic effort is," verse 16, "he made five talents more." That's a 100% profit on investments. That's a good return. Show me any investment today, the promise is a 100% return on investment, and I'll show you where you should be putting your money. He doubles the master's talents. The first servant, he made five talents more. What about the second servant? Look at verse 17. "So also he who had the two talents made two talents more."

Now I have to say something here. I really like this second servant. I like this two talent guy. He has a lot of encouragement for us, because, you know, there's always someone in your life who seems to have more talents than you do. Have you ever noticed that? There's always someone in your life who just seems more gifted than you are, someone who just seems to do it better. They're smarter, more able, have more capacity. They have a greater capacity to serve. Here's the two talent guy looking at the five talent guy, and he could've spent his time being envious of the guy with the five talents. What makes him so special, that the master would give him five talents and give me only two? He could have wasted his time complaining against the master, or he could have had this attitude, "Well, if I can't be a five talent guy, then I'm not going to use my talents at all," or maybe this servant could have faced the temptation to just feel inadequate compared to the other servants.

"I mean, if there's a job to do, send the guy with the five talents. I've only got two. I'm not up to the task. He's more than twice as capable as I am." Or maybe this two talent servant could have just been so busy admiring the achievements of the five talent servant that he does not get busy with what he's been given. I understand that temptation. Do any of you? I mean, there are people who are just so good at serving Christ, they just do it so well. My wife was at an event the other day. She came home and said, "The people putting on this event are just so good. They're so skilled at doing it. And the temptation is just to admire their service to Christ and not realize that I need to get busy serving Christ."

I've got to serve Christ as well. I may not do it as well as the other servants, but we all can be prone to this temptation, this idea of, "Well, I'll never preach as great as C.H. Spurgeon, so I'm not going to

preach at all. We'll just listen to him. I'll never sing as beautifully as Chris Tomlin, so you don't ever need to hear my voice. I'll never evangelize as well as Greg Laurie does it, so we'll just listen to him. I don't need to share the gospel. Look at how many talents he has."

I love this second servant in this parable. I love his attitude. He's not paralyzed by envy. He's not overcome with inadequacy. He's not so busy just staring at the ... in admiration of the service of the five talent servant. This servant gets busy with what he has. Verse 17 says, "So also, he who had the two talents made two talents more." That's a 100% profit. It's not an equal result, it's an equal return. It's not an equal amount of money, it's an equal amount of faithfulness with what he has been given. This two talent servant is a model of faithfulness. The attitude that says, "I may not have as much as others, but I love my master and I'm going to serve him with what I've got."

That brings us to the third servant in verse 18. "But he who had received the one talent went," and that word "went" means "to go away, to separate." He separated from the first two servants. He went and dug in the ground and hid his master's money. Now, why on earth would a servant do something like that? Why would he take this one talent, this large sum of money and just go bury it in the ground where no one can find it? Well in those days, hiding something in the ground was a way of keeping something valuable safe. This servant is thinking, "I'm not going to lose this talent. There's no way that I'm going to squander this talent. If my master comes back, I'll know where to find it." He plays it safe. He takes no risks. He doesn't waste it, but he doesn't invest it. There's no potential for loss, no potential for gain. He buries it in the ground, and here is the point I think that is helpful.

Because this servant, this third servant, buries his talent in the ground, he now has a whole lot of unoccupied time between the master's departure and the master's return. I mean, how long does it take to bury something in the ground? And after you've done that, you have a whole lot of free time. This servant has a lot of time to pursue his own interests. A lot of time to pursue what he would like. The servant is unoccupied to the business of his master. We'll just make a note here that free time is not a positive concept in this parable. This servant is not busy with the affairs of the master. He has lots of time to pursue his own interests, and so we see the assignment of the master. We see secondly the actions of the servants.

Now, before we get to our third point, let me just pull you out of the story for a moment and just apply this to our context and to our church. We live, Kindred Church, we live in the time period between the master's departure and the master's return. We are his servants. We are his slaves. We are stewards or managers of his property. The talents don't belong to us, they belong to him. He has given it to us to steward, for his purposes, for the advancement of his kingdom. We look back to Christ's first coming of humility and service. We look forward to Christ's second coming, his coming to this earth in power and in glory. So we are like those servants whose master has gone away, and all that we own, all that we have, all that we have been given belongs not to us but to our master.

This passage declares to us as clearly as possible that there is coming a time when the master will return. It may seem a lot like a long time, but he will be back and when the master returns, he will require an account. How do we use his talents? How do we use his resources? How did we use his possessions for his kingdom and for his purposes? When the master comes back, there will be an accounting of the time and the treasure and the skills that he has entrusted to us, an accounting of the time period in which he was away. The question is not, "When is my master coming back?" The question is, "Am I ready for the master to return?"

And so we have the first event, which is the assignment of the master. We have the second event, which is the actions of the servants, and that leads us to the third event in verse 19, the assessment of the service. The assessment of the service. Verse 19. "Now, after a long time, the master of those servants came and settled accounts with them." You note here that the master is gone for a long time. We know

that Jesus has been gone for at least 2,000 years. But there is coming a time when the master will return, and when he returns, he will settle accounts. That word "to settle accounts" is a commercial term meaning to look at the books. The master will expect a return on investment for the talents that he has entrusted to his servants.

Now, you remember the first two servants? There was the five talent guy and there was the two talent servants, and these two servants, they've been really busy. They have been energetically working and trading and doing business with the talents that the master has entrusted to them, and for them, this day, this day of the master's return is a day of rejoicing. It is a day of celebration. In fact, it is the day that they have longed for. Verse 20, "And he who had received the five talents came forward bringing five talents more, saying, 'Master, you delivered to me five talents. Here I have made five talents more.'"

Verse 21. "His master said to him, '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.'" What a beautiful word of affirmation and praise. Well done, meaning excellent or good. Some have translated this term using the word "bravo". The master expresses his joy in the servant. The master expresses his delight in the servant's faithfulness, and we have to ask the question, what kind of master is this? What kind of master is so wealthy and rich that he just has the right to tell everybody what to do? And yet he lavishes his servants with affirmation and praise. Well done, good and faithful servant.

This is a gracious master. This is a generous master. This is a master who has a kind heart. This is a master who has a love for his servants. Alexander McLaren writes that the master pours out his approval in no grudging or scanty measure, but with warmth and evident delight. His heart glows with pleasure and his commendation is musical with the utterance of his own joy in his servants. Well done.

And then the master commends his servants' character. Not good and brilliant servant, not good and popular servant. He says, "Well done, good and faithful servant." Reliable, trustworthy, dependable, faithful. That is the character of this servant. That would be good enough for me. Wouldn't it be good enough for you? Wouldn't it be good enough to hear from the words of the master, "Well done, good and faithful servant"?

I mean, you don't really need to say anything beyond that. That's enough, but this master, he is so gracious, he is so kind, he is so generous that he continues the affirmation and he says to the servant, "You've been faithful over a little. I will set you over much." The wealth of this master may just be amazing, but he calls five talents, 100 years worth of wages, just a little sum. "You've been faithful with a little. I will set you over much." Five talents is just a little in this master's economy. We've been learning that heaven will be a place where God's people will serve him. The reward for faithful service in this life is greater opportunities to serve the master in the next life, and the master says, "Enter into the joy of your master."

That's the supreme reward. That's the greatest happiness, not only to share in the master's service but to share in the master's joy. What a great day for this servant. What a day of celebration. It's the day that he's longed for, his master to return and to settle the accounts. Dear friends, do we not long for this day? Is this not the hope that fuels our present service to Christ? Do we not long for that day to hear the words, "Well done, good and faithful servant."

You say, "Well of course that guy was commended. He was the five talent guy, right? He was the top producer. Of course he gets the affirmation. Is there any hope for the guy with only two talents?" Verse 22. "And he also, who had the two talents came forward, saying, 'Master, you delivered to me two talents. Here I've made two talents more.' And his master said to him," notice the language, verse 23, "'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.'"

Let me ask you a question. Is there any difference between the commendation of the two talent servants from the commendation of the servant who had the five talents? Is there any difference in the language that affirms the two servants, even though one was given more and the other was given less? Dear friend, let this truth encourage you today. The servant with the lesser amount of talents gets the same words of approval as the one who had more talents. Can I really get the same words of commendation for my service as those who do it so much better than I could ever do? You see, this passage teaches it's not about how much you've been given, it's about how faithful you are with what you have.

On the final Sunday when I was with my last ministry, I was given the opportunity to say thank you to a number of members at my former church and there was a couple in the church, you wouldn't know who they are. I would name them but I don't want to steal their heavenly reward, and this couple, they were an every Sunday type of Christian if you know what I mean. 52 Sundays a year type of Christian, on time, every Sunday, faithfully serving.

This couple ran the refreshment ministry of the church. At that church we called it the donut ministry because the donuts were the most popular part of that ministry, but they ran the refreshment ministry of that church, and I'm told that the husband got up every Sunday at 4:30 AM, arrived early in the morning before anyone else arrived and set up the refreshments. He wanted to serve Christ's people.

If they were ever on vacation, I never knew about it. Seven years I was at that church. Week in, week out, dependable, reliable. They brought the refreshments and on my final Sunday, I said this from the bottom of my heart, I said, "It is Christians like you who I look up to. It is Christians like you who are my spiritual heroes, faithfulness, faithfulness. It's what it's all about, serving without fanfare, serving without recognition, showing up each and every Sunday over a period of years, being reliable, trustworthy, so you are the ones I look up to in the church.

And I've come now to Kindred and I've been here for nine years now, and I've seen the spirit of this kind of faithfulness demonstrated in so many of you, the members of this church. You park the cars, you drive the shuttles. You teach the children, you care for the infants in the nursery. You greet our new visitors, you serve the refreshments, you set up the tables. You visit the hospitals, you set up the tents out on the patio, you serve the communion, you set up the baptismal. You record the media and you put it out on the airwaves. You pray, you encourage, you disciple, you counsel, you teach. You open your homes and hospitality to others. You serve in the choir and lead us in worship.

You run the sound. You print the bulletins. You put our services out on livestream for our members who are sick so they can be a part of our worship. You put up the slides and you show us the lyrics so that we can sing our hearts out in worship to the Lord and so many other ways that time does not permit me to mention. Week after week, Sunday after Sunday, this church is defined by its faithful servants. Not flashy servants, faithful servants, yet our words of appreciation can only do so much. One day our gracious master, he will return and he will come to settle accounts with his servants, and I long for that day, when I pray that the faithful servants of this church will hear the words we long to hear, "Well done, good and faithful servants. Enter into the joy of your master."

If you're on the sidelines this morning, you need to get in the game. You need to start serving someone, someplace. You say, "When do I do that?" Verse 16 says, "Immediately, at once. Don't leave here today without serving someone, someplace, in some way." I got an email from a visitor who said, "I need to become a member. I need to start serving. I'm a servant of Christ. Put me to work." I said, "He got the points." How do I start serving? Go to the overflow tent after service this morning. You just say to any of the ministry leaders in that tent, you say, "I'm a servant of Christ and I'm not serving. I need to serve. Put me to work," and just do whatever they tell you to do.

Don't make your service fit into your schedule. Make your schedule fit into your service. Well done, good and faithful servants. That brings us to verse 24 of our parable. The conclusion of a story. There's one more servant who needs to come forward, verse 24. "He also, who had received the one talent came forward." Now you remember this servant? He buried his talents. The other two servants were busy doing business, and it's almost as if this servant doesn't know quite what to say. He kind of blurts out his true feelings about the master in a criticism of the master's character.

Now, you might not like your boss but it's probably a good thing to keep that to yourself. This servant just opens his mouth and it all comes out and he says, "Master, I knew you to be a hard man." [foreign language 00:34:44] in the Greek. The word means "hard to the touch." He says, "Master, you are a hard master to serve." Is that an accurate view of the master we've just seen? This master who is filled with so much kindness and warmth and love for his servants. This third servant, he doesn't really know his master. He doesn't really understand the true character of his master, and he indicts the master's character. "You are a hard man," verse 24. "You are reaping where you did not sow and gathering where you scatter no seed. All you want, you hard master, is the profit of others. If I work for you and labor for you, you're just going to take everything I've made and just take it for yourself. You're hard to serve."

So he says, "I was afraid and I went and hid your talent in the ground. Here you have what is yours. At least I didn't lose it. At least I didn't spend it. At least I was still able to find it. But there's no return, no profit, nothing to show for all the time that the servant was given to invest the talents."

Verse 26, "But his master answered him, 'You wicked and slothful servant. You knew that I reap where I have not sown and gather where I scattered no seed, and you ought to have invested my money with the bankers and at my coming, I should have received what was my own with interest.'" Under Roman law, the maximum rate of interest was 12%. It's not 100% return but at least he would have had something to show for all this time.

Verse 28. "So take the talent from him and give it to him who has the 10 talents, for everyone who has will more be given and he will have in abundance, but from the one who has not, even what he has will be taken away and cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth." Let me put it as simply and as clear as I can. This servant, this third servant in the story, does not represent a believer. This represents an unbeliever, a non-Christian. The contrast in the story is not between a mature believer and an immature believer. The contrast in this story is between a believer and an unbeliever. The first two servants represent believers who love their master, who are devoted to their master, who live their lives eagerly, serving their master. The third servant represents an unbeliever.

You say, "How do we know that?" We know that because only unbelievers go to the place of darkness. Only unbelievers go to the place where there's weeping and gnashing of teeth. Only unbelievers go to hell. This third servant represents an unbeliever and yet you will know that this third servant represents a kind of unbeliever who has some outward association with a master. In fact, if you were an observer on the outside looking in, you would say that this servant is numbered as one of the master's servants. He is outwardly identified with the master and yet he shows that he doesn't know the master, he doesn't love the master, he has no devotion to the master.

You say there are people in the church who claim to serve Christ who really are not genuine Christians? Oh dear friends, even among the 12 disciples, there was one disciple who was not saved. Judas, the traitor who betrayed his master. When Jesus said to his disciples, "One of you are going to betray me," the text doesn't say that they all said, "Well it must be Judas, suspected him all along." Outwardly he was serving Christ but inwardly he had no devotion to the master. This parable is a call to self-examination.

Matthew 7, verse 22, Jesus says, "On that day, many will say to me, 'Lord, Lord, did we not prophesy in your name and cast out demons in your name and do many mighty works in your name?' And then will I declare to them, 'I never knew you. Depart from me, you workers of lawlessness.'"

2nd Corinthians 13, verse 5, "Examine yourselves to see whether you are in the faith." Test yourselves, or do you not realize this about yourselves, that Jesus Christ is in you unless indeed you fail to meet the test? If you are offended by this exhortation to test yourself and to see if you are genuinely in the faith, then, dear friend, we have even more reason to have concern for your soul, because the tender response of a genuine disciple is to say, "I need to examine myself. I want to be a true servant. Is Christ my master? Am I truly his servant? Am I joyfully submitting my life to his authority? Do I see all of my life as a faithful stewardship of the resources that he has entrusted to me? Am I eagerly longing for his return? Am I ready for that day when the master will return and settle accounts?"

I pray that this will be true for your life and mine, that you will prove yourself to be a good and faithful servant of the master who has lived and died and risen again and is soon to return to this earth and that on that day when he returns, you will hear the words, "Well done, good and faithful servants. You have been faithful over a little. I will set you over much. Enter into the joy of your master." Would you pray with me?

Father, thank you for this time around your word. Thank you for the power of your word to address our lives, to bring us both encouragement, rebuke and correction. Oh Father, we long to be faithful servants. None of us do this perfectly but we long to be faithful. We long for that day when you will return. We long to hear the words, "Well done, good and faithful servants." And Father, I would pray for any in this room who may have an outward association to the things of Christ but inwardly there is no devotion to the master. There is no occupation with the master's business. There is no desire to be a faithful steward of the master. Would you use your word to pierce and penetrate each heart, that we may be true and genuine servants of the master?

And I pray for any in our church who may be believers in Christ but just having gotten involved in serve, that we are reminded that the mark of a good and faithful servant is good and faithful service to the master. Help them take the next steps of service in ministry, and we commit this to you in Jesus' name, amen.