

“The Lesson of the Talents” Matthew 25:14-30, Sermon Notes
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Saving Grace Bible Church
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"For *it is* just like a man *about* to go on a journey, who called his own slaves, and entrusted his possessions to them. ¹⁵ "And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. ¹⁶ "Immediately the one who had received the five talents went and traded with them, and gained five more talents. ¹⁷ "In the same manner the one who *had received* the two *talents* gained two more. ¹⁸ "But he who received the one *talent* went away and dug in the ground, and hid his master's money. ¹⁹ "Now after a long time the master of those slaves came and settled accounts with them. ²⁰ "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.' ²¹ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.' ²² "The one also who *had received* the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.' ²³ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' ²⁴ "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no *seed*. ²⁵ 'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.' ²⁶ "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no *seed*. ²⁷ "Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest. ²⁸ "Therefore take away the talent from him, and give it to the one who has the ten talents.' ²⁹ "For to everyone who has shall *more* be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. ³⁰ "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth." (Matt. 25:14-30 NAS)

Textual Purpose: To teach the disciples to be prepared for the coming of the Lord by working diligently with what God has given them

Sermonic Purpose: In this sermon we learn the difference between the faithful and unfaithful servant so that can be prepared for the Lord's arrival by being faithful

Introduction

As we look into this next section it is important for us to remember the setting as our Lord gives this message

- These are the final moments Jesus has with his disciples
- Jesus has about 1 to 2 days before He is arrested and hauled off

When Jesus goes away, He will be leaving them behind to carry out His work

- So fittingly He is going to exhort them to be faithful
- *The disciples were interested in Christ's return while Jesus was interested in their condition at His return*

- The disciples were looking forward to the end while Jesus was concerned that they were ready for the end

Among the disciples was one who was going to betray Christ, one was overly confident, two were trying to gain personal advantage, and the others were following along for the ride

- Each one was at a different place in their spiritual journey

The burden Jesus has here is to prepare His disciples for His return. He desires that upon His return they are found faithful

Body

Let us walk our way through this next parable where we will see

1. The Master's Delegated Responsibilities vs 14-15
2. The Servant's Responses vs 16-18
3. The Faithful Servants' Reward vs 19-23
4. The Rejection of the Unfaithful Servant vs 24-28
5. The Lesson vs 29-30

1. The Master's Delegated Responsibilities vs 14-15

"For *it is* just like a man *about* to go on a journey, who called his own slaves, and entrusted his possessions to them. ¹⁵"And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. (Matt. 25:14-15 NAS)

Christ is continuing here with another Kingdom parable without setting it up with the typical formula of "The Kingdom of Heaven may be compared."

- Here the conjunction "For" continues the theme from verses 1-13
- Jesus is going to give another illustration on being ready for the Kingdom of heaven

This is important for us to pay attention. Our Lord has pressed His disciples

Here Jesus states that the Kingdom of Heaven is like a Master entrusting his possessions to them while He is away

Vs 15 says He gives out talents

- A talent is a measurement. But it is not a measurement of currency value but rather of weight
- A talent has been calculated to weigh about 75 lbs
- Here the idea is a weight of money
- A talent in the NT times was worth about 6000 denarii
- A denarii was 1 day wages

There have been many attempts to figure out the value of these talents

- On the conservative end one commentator came up with the value of \$250k to upwards of 800k and that is when gold was worth 600 an ounce. If we up it to the price of Gold now we are talking a talent would have a value of over 1million dollars

- The talent equating money is a normal understanding
- Back in Matt 18 we saw the unforgiving servant who owed an impossible debt which was 10,000 talents
- A debt which would take lifetimes to cover

Now first, let me say that the dollar value does not matter

- The reason why I say that is because Jesus does not clarify what kind of materials were represented by the talent.
 - Was this a talent of gold
 - A talent of silver
 - A talent of grain
- The point is not about the monetary value

Second, let me say the talent was valuable

- To have a talent of gold, or silver, or grain or any other commodity which would be measured means it has a significant value

So if we are speaking in terms of currency, and we concluded for the sake of our understanding that each talent was worth 800k then we see that even the one who was give one talent was given a significant gift to manage

Each servant was given a significant responsibility to manage as they had to care for what was entrusted to them

- The resources were from the Lord but each servant was to care for the management of the resources.

Now when the Master was leaving he gave talents to each of his servants

- To one He gave 5 talents
- To another 2 talents
- To the last 1 talent

Now notice that each one was given a talent “each according to his own ability”

- The Master assessed each servant and gave to each servant exactly what they could handle
- The one who can handle a lot was not given a little lest he become frustrated or lazy
- The one who can handle little was not given too much lest he be overwhelmed and fearful

They were each given according to what they could manage

This is how God works with us. He gives to each of us resources to manage

- He gives according to His good purposes and to each of us He gives exactly what we can handle

The resources that God gives are many fold

- Spiritual gifts
- Opportunities
- Spiritual blessings

- Knowledge
- Training
- Health, strength, time, intellect, various advantages
- Earthly talents
- Verbal Capacity
- Wisdom
- Administration

The Lord gives out these things to His people to use and return to Him

We know our Master to be good and give us exactly what we need and what we can handle

- We know Him to be wise in the distribution of His gifts and responsibilities
- We know Him to be fair in His judgment of each of us in the process

2. The Servants' Responses vs 16-18

"Immediately the one who had received the five talents went and traded with them, and gained five more talents.¹⁷ "In the same manner the one who *had received* the two *talents* gained two more.¹⁸ "But he who received the one *talent* went away and dug in the ground, and hid his master's money." (Matt. 25:16-18 NAS)

Now the servants responded differently. Or at the very least we see two different responses here in these verses

- The Faithful response
- The Unfaithful response

The faithful servants' response

First, they went immediately

- They were given their resources and they immediately jumped into action
- There was no delay they were about the work at hand
- They got to work using the Master's resources and putting them to work

Notice the one who had received 5 talents. It says in verse 16 "Immediately the one who had received the five talents went and traded with them, and gained five more talents."

Second Notice he immediately went to "Work"

The text says he went out and traded

- The word is ἐργάζομαι
- It is used in

"And then I will declare to them, 'I never knew you; depart from Me, you who **practice** lawlessness.' (Matt. 7:23 NAS) > some translations say "workers" like the esv

"But what do you think? A man had two sons, and he came to the first and said, 'Son, go work today in the vineyard.' (Matt. 21:28 NAS)

The idea of this word is to work or labor. It is used over 40x in the NT

- It is used in Romans 4:4-5 for example to describe works

Best translation is probably the NET bible here:

"The one who had received five talents **went off right away and put his money to work** and gained five more." (Matt. 25:15 NET)

The idea here is the man went to work with the talents he was given and produced more. It could have been trade for certain. It could have been many other things

- The point is that He put the talents to work and produced more for His efforts
- He went to work and produced something meaningful to give back to his master
- He gave back more to his master than what he had received

The idea isn't that he went out and made one good investment and was able to sit back in relax

- The idea is that he started, immediately to work
- And he persisted in the works

The Key in noticing the difference between the faithful and unfaithful is in that adverb "immediately" it is also in noticing what they did

The faithful servant went to work and used what was given him to gain more

- He no doubt experienced the normal ups and downs of life
- The easy days and the hard days
- The days when it seemed like he went backwards and the days when he made gains
- He no doubt experienced the various seasons of great gain and great loss or small gains and small loses
- He no doubt had bad investments, bad dealings, bad debts
- But he also had good days, and good investments, and healthy returns

So that that his faithful work evidenced itself in being able to take the 5 talents and turn them into 10 talents

The other faithful servant who was given 2 talents did likewise

- He immediately went to work
- He went through the whole process and was able to produce as well
- He was able to double what he was given and he produced 2 more talents to go with the two he was given

The unfaithful servant on the other hand is seen in verse 18

"But he who received the one *talent* went away and dug in the ground, and hid his master's money." (Matt. 25:18 NAS)

Now the contrast here is that the one who received only one talent did not go out to work with the one to make it two. Instead he went out and dug a whole and buried the money

- Now look there is no work here
- There is no effort involved here
- This servant was done with his duties in a few moments
 - The amount of time it would take to draw up a treasure map, secure a container, and find the shovel and dig
 - He could have this done between lunch and dinner with time to spare
 - Then he could do whatever he wanted after that

Contrast the labors between the two servants

- The unfaithful servant did nothing with his talent
- He hid it in the ground
- The faithful servants labored for a long-time vs 19 tells us
- The faithful had to go through the pains of ups and downs

Look friends you are going to have them. You are going to have the pains of labor. Those are good

- You are going to have the days when you hit your thumb with the hammer
- You are going to have the days when you burn yourself in the kitchen
- You are going to have the days where you have to undo and redo work
- You are going to have bad days when you suffer loss and or what to write off bad debt. That is life
- But the faithful servant keeps working and pressing in and keeps striving
- He will be able to look back and see there is progress
- The same thing will happen in ministry
 - There will be bad sermons
 - There will be failed attempts at service
 - There will be difficult counseling appointments

The unfaithful servant had none of those worries

- He did not need to be bothered by His master's responsibilities for he had them safely buried in the ground
- He did not have to worry about the emotion turmoil of failed efforts
- He did not have to be bothered by the weight of responsibility
- He lived freely without the personal suffering of having to manage the Master's resources

Honestly, though the text does not tell us, I would not be surprised if the faithful felt like failures at times while the unfaithful felt successful

- Oh mind you not all the time
- But in certain moments of failure doubt is easy to creep in when you are working in the Master's labors
- On the other hand when you are not feeling the burden of responsibility it is easy to feel carefree and confident

All of these feelings about our efforts and works are set free when the Master returns and evaluates

3. The Faithful Servant's Reward vs 19-23

"Now after a long time the master of those slaves came and settled accounts with them.²⁰ "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.'²¹ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.'²² "The one also who *had received* the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.'²³ "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' (Matt. 25:19-23 NAS)

Now I love verse 19 "Now after a long time the master of those slaves came and settled accounts with them."

- Jesus was already preparing His disciples for his departure
- This was not going to be quick
- The master was going to be gone for a long time
- Even so long one might think something happened

But the master is also going to return for what is his

- Here he returns to settle accounts first with the faithful slaves

The one who was given 5 talents reports that He takes the 5 and added 5 more

The faithful servant had taken what He had been given and made more with it. He went to work and continued at that work according to his ability and produced more according to what he was given

The one who was given two talents did the same thing. He went to work and labored and produced as well according to what he was given

Each was considered faithful, not because of the greatness of what they produced but because of their faithfulness to their responsibilities

- *Look we are not measured by how much we produced but by how faithful we are to what we are given*
- We are not measured against one another either
- Someone may have 1 Talent while another 5
- The one who has 1 should not get overwhelmed that he has not produced like the one who has been given 5
- Each one will give an account for what he has been given and whether he was faithful or not

To say it simply we are not measured by the greatness of our results but by the evidence of our faithfulness

- We keep at doing what is right through the good days and the bad
- Through the easy times and the hard

- Through the laborious days and the easy days

We keep striving to be faithful to labor with the Master's resources until he returns. When we are done we can look back and see faithfulness to our Master

Notice the reward of the Master to the faithful servants. It is three-fold

1. Affirmation
2. Responsibility
3. Solidarity

There is first, affirmation - "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.' (Matt. 25:21 NAS)

- Here he receives praise from his master
 - This is the joy we look forward to receiving from our Lord
 - Affirmation that our labors were not in vain
 - Affirmation that we are one of His
 - Affirmation that we were on the right track and accomplishing our Master's will

Do not under appreciate the blessing and honor of being praised by our Lord

Second, increased responsibility:

"His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.'" (Matt. 25:21 NAS)

- "For to everyone who has shall *more* be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. (Matt. 25:29 NAS)
- The one who was given 5 talents has now been given more.
- The master keeps increasing his responsibility to grant more to the faithful servant

This is how our Lord works. He keeps supplying and giving more. He keeps adding to our faithfulness

- Even in heaven we will be given duties to perform. We will be given responsibilities. Some will rule, some will be a part of worship, some will be in the inner courts of the temple and others on thrones
- God will have duties for each of us according to our ability. We will be given special privilege and honor because of our faithfulness here

Thirdly, solidarity

"His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.'" (Matt. 25:21 NAS)

- Now this is an interesting phrase that could be taken in one of two ways
- The joy your master will give you
- Or the Joy of the Master

I think the second idea is the right idea. Our joy in eternity is not going to be that we gained an eternal vacation time

- Our joy is going to be the shared joy of experiencing the joy of our Master
- The Master's joy is our shared joy
- Our master will rejoice in His kingdom and we will rejoice with Him for His kingdom
- After all it is our inheritance. Each of us will have a part in rejoicing in what was contributed for the Kingdom and the joy of our Master will be our joy as well
- Share in the glory of success and achievement
 - Like a basketball team that wins a championship
 - Star player but team glory and honor

So the faithful are rewarded with praise from the master, increased duties and responsibilities, and a shared joy of the Master

4. The Rejection of the Unfaithful Servant vs 24-28

"And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no *seed*.²⁵ 'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.'²⁶ "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no *seed*.²⁷ "Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest.²⁸ "Therefore take away the talent from him, and give it to the one who has the ten talents.'" (Matt. 25:24-28 NAS)

Now the unfaithful servant is evaluated here

- But He comes with an entirely different attitude
- In fact, he comes with a series of excuses as he begins

"And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no *seed*.²⁵ 'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.'"

- He begins to talk about why he was not faithful
- He does this by attacking the character of the master
- I knew you to be hard – you are unmoving and exacting
- I knew you to be shred and even greedy
 - You take what is not yours
 - You gain from work you did not do
 - You gain off what others do "reaping where you did not sow"
 - You are demanding and expect to have
- You are a hard man and I was afraid of you so I did not want to lose what you have given me

'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.'

- Because I was afraid of you, I hid the talents
- I made sure you did not lose anything

- I kept what was your secure for your arrival because I knew you were demanding and would be expecting something when you returned

The unfaithful slave attacked the character of his master in his defense

But the Master does not engage in the slander either to defend or discredit. Instead the Master assumes it to be true for the sake of argument and exposes the folly of what was presented and he reveals the true heart of the slave:

"But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no *seed*.²⁷ 'Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest"

- Let's assume that I am hard
- you knew that I reap where I did not sow, and gather where I scattered no *seed*.²⁷ 'Then you ought to have put my money in the bank, and on my arrival I would have received my *money* back with interest
- *If I was exactly what you say I am then you would have at the very least responded by giving my money to a banker who would give it back to me with interest*
- The faithful response would be give it to someone who can manage it
- *The issue is not the character of the Master, if it was there was still a faithful way to manage the Master's resources*

No, the real issue is the heart of the slave

'You wicked, lazy slave,

- He is wicked in his heart as he does his own will
- And he was lazy as he would not work for his master
- This wickedness filled the heart of the servant
- His efforts demonstrated his laziness
- He did not go to work with his master's resources
- The slave did not go through the up and down battle of managing his master's resources. He did not labor in the daily battle.
- What made the slaves actions evil were his laziness and wickedness

Wicked

- In that he sought his desires and not his masters
- In that he thought ill of his master and allowed that fear to consume him
- In that he was self-absorbed
- In that he was idolatrous
 - Of his time and energy were for him

Lazy

- In that he did not work for His master
- He put in the least amount of effort
- He was not concerned about His Master's resources

5. The Lesson vs 29-30

"For to everyone who has shall *more* be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away.³⁰ "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth." (Matt. 25:29-30 NAS)

The lesson here is twofold. God will continue to add to those who are faithful. And he will take away from those who are unfaithful

- The blessing is that for all the hard labors the faithful went through it is rewarded with greater and greater opportunity
 - The faithful reap and keep reaping in this life and the life to come
 - I think God rewards our faithfulness now as we labor and strive according to His word and will
 - We go through the normal ups and downs of life but keep striving as the Lord supplies
 - We can look back and see the gracious supply of God. Ultimately, we will look back and see what the Lord has given us and what the Lord has produced and at that time He will give us our reward which will be
 - Praise for faithfulness
 - Opportunities for future usefulness
 - And shared enjoyment of eternal blessings

On the other hand, you have the judgment of the wicked. This is an apt description of eternal destruction

When many think of hell and eternal punishment they think of suffering and torture.

- But the idea of torture or physical suffering is not what Jesus presents here.

Instead what is presented here is:

1. Loss of reputation "called a wicked and worthless slave"
2. Loss of usefulness "cast out"
3. Loss of enjoyment of eternal blessing "a place of weeping and gnashing of teeth"

Eternal punishment is a place of separation from God and an informed conscience that has eternity to remember all the lost opportunities and failed chances. Worse yet, no escape

- No future sin to hide from the past sins
- No enjoyment of sin at that time to make up for the guilt of sin
- Instead there is simply eternal reminders of failed opportunity. Weeping and gnashing of teeth
- How can I have made such a poor decision
- Why did I waste my master's talent?
- What can I do to change?

Conclusion

You see Christians our faithfulness is not measured by how much we produce. It is measured in how faithful we are to the duties God has called us to. And that faithfulness is manifested in our labors in the work

- The faithful servant “immediately” went and “labored” with the resources given to him
- The unfaithful servant would not work but only took the time to hide the resources so they would not be taken

Members of Saving Grace Bible Church if you will allow me a moment to encourage you

- I want you to know as professing believers in Christ we are servants of the Lord Jesus Christ. He has called us to Himself and left us equipped to do His work
- We are given resources from our Lord. We are varied in what the Lord has supplied to us
- We are designed by God to work together with what God has given us to use for Him. We will take our collective efforts and turn them over to God

Remember this is a cooperative work. Whenever the Word of God is taught here and the Word is used to change lives, remember who has part of the spiritual fruit which comes from this work:

- Those who teach
- Those who manage the sound
- Those who manage the resources
- Those who direct the people to their places
- Those who contribute in service
- Those who labor to free up others to be a part of the service

The point is that we succeed together and we fail together. We labor together. And God sees and measures each of our individual labors

- So we labor prepared to stand each one of us before God and at the same time we labor together to encourage each other to be better

We are part of a work of God where each of us is striving with one heart and one mind around God's Word to honor the Head of the Church and to be faithful with the resources He has given us

There are going to be good days and bad days. There are going to be days when the work is rich and rewarding. Days when we come “tap dancing to work.” Then there will be the long hard days. The days when our 1 hour of labor will feel like 5. Days when we will suffer more than we want. Days when we will feel hopeless

- When we face these times let us remind ourselves of this, just remain faithful in the labors. Keep striving
- Identify the weakness and failures, confess and repent, and get back to being faithful
- In the long haul of faithfulness, you will see the evidence of increase
- When we measure our output in the way God does faithfulness will be richly evident and richly rewarded

Let us remember our Lord is returning. Let us be prepared for His arrival by being faithful with the resources He has given us

- Looking forward to praise from our Master
- Looking for our eternal reward
- Looking forward to a shared joy in God's glorious Kingdom