

“Principles for Investors”

Matthew 25:14-30

Dr. Randy Working
Christ Presbyterian Church
March 7, 2010

Before I begin, let me ask you to turn to someone near you and tell them what you would do if you suddenly inherited ten million dollars. Just whatever first comes to mind...

Now how many of you said you'd give the money to your church? Okay, just checking.

This morning we look at another kingdom parable. It's a challenging parable, because in it Jesus tells us to use our money wisely, and it's a challenging parable because it ends with a picture of the judgment that's coming.

There are three servants, and the first two are faithful. Their master leaves the country for a time and leaves them with a vast sum of money. A denarius was a day's wage, and a talent was equivalent to 10,000 denarii, or about 30 years of wages. The point is it's a lot of money. The master leaves one servant with five talents, another two, and another one. They know what the master wants from them--that they're accountable for a return on the money, or the talents, he entrusts to them.

Notice the words that describe what the servants do. In his commentary on Matthew, Dale Bruner notes that Jesus describes the first two servants in strong, active verbs starting in verse sixteen—immediately they “go out,” “start to work,” and “gain more.”

Faithful servants do the best they can with the amount entrusted to them. When they do, there's a return. Whether the return is big or small, they've fulfilled their trust, and their master rewards them.

The third servant is different. The first two go out, start to work, and gain more, but the third servant just left, dug a hole, and buried. The action pulls you down, down, and makes you feel dull, passive, and lazy.

The third servant is also slick. He knows his master is going on a long journey. If he put the money in the bank, he would have to register it in the master's name. In that case, if the master failed to come back, the master's heirs would claim the money.

But the third servant thought he had a better idea. He thought, “I know, I'll bury it in the backyard, and there won't be any record. Then, if the master doesn't come back, I'll have it for myself. But, worst comes to worst and he *does* come back, he won't suspect me of dishonesty because I can give back the talent.”

See, his tactic shows he isn't sure the master is coming back again. He didn't really believe it, or he would've handled things differently.

The Judge is Coming.

Jesus' parable in the first part of the chapter shows he's like the bridegroom that will come back one day to claim his bride, which is a picture of us, the church. We're the ones he loves, and he's coming to claim us one day for himself.

Jesus' parable this morning shows he's also like the master who expects us to invest wisely, and he's like the judge who brings accountability. This image of coming again to settle accounts is an important one in the Bible.

The idea of the judgment seat comes from the ancient Olympics, where a judge would sit at the finish line of a race. His purpose was to determine which runners came in first, second, and third, and then to give the appropriate rewards.

One day we'll stand before Jesus and have to give account. John says,

"Then I saw a great white throne and him who was seated on it. Earth and sky fled from his presence, and there was no place for them. And I saw the dead, great, and small, standing before the throne, and books were opened. Another book was opened, which is the book of life. The dead were judged according to what they had done as recorded in the books" (Revelation 20:11-15).

The apostle Paul writes about this,

"For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad" (2 Corinthians 5:10).

He's saying we'll give account one day.

So how do we square that with the fact that God loves us and that he wants all of us to share in the joy he prepares for everyone who trusts Jesus? And how do we square that with the master's different reaction to the first two servants and the third one?

When you look at the third servant's attitude, there's something different from the two faithful servants. It's that what the faithful servants *do* shows they have a relationship with the master. The unfaithful servant was thrown into the darkness, which is a picture of not being in the kingdom, of losing out on salvation.

But notice this. The lazy servant didn't lose out of salvation because he didn't invest his talent. He didn't invest his talent because he wasn't saved. He wasn't in a relationship with the master. The third servant didn't *do* the good works fitting salvation. That's why Jesus says, "Why do you call me Lord, and do not do what I say?"

So let me suggest some lessons for us coming out of the parable today, because it's a parable about investing what Jesus entrusts to us, and it's about being ready for his coming.

First, God gives us opportunities according to our ability.

Not all of us get the same opportunities, because we can't all handle the same responsibility. That's okay. Because we're all given something to work with. That doesn't define our value. But our effectiveness in the end has to do with what we do with what we've been given, whether it's a lot or a little.

I think you can see it's not just about money, but about everything we have, because ultimately, it's all a gift from God, our money, our time, talent, and treasure.

God gives opportunities according to our ability, and then we're responsible for what we do with it. It's why Jesus says, "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked" (Luke 12:48). God will give you as much as he can trust you with.

That's why the teaching of spiritual gifts is so important in the church. Whether God has made you good at accounting or at teaching or at discernment or at counseling or at hospitality, the main thing is what we actually do with those talents.

So let's not worry about what we don't have. Let's make the most of what we do have to help make a difference for the kingdom, to be a part of God's bringing the "up there" down here. God won't only give us according to our ability, he gives us everything we need to do what he tells us to do.

Second, God promotes us when we're faithful.

It doesn't matter if you're faithful with a little or a lot, God is just as pleased. You can have a mega-church of thousands, or a little home fellowship with twelve people. That's not the issue. If you use well whatever endowment you have, you'll get more responsibility.

Maybe you feel you got shortchanged somehow. Maybe I feel, "I didn't get much in the smarts or beauty department." Maybe I think, "God's never entrusted me with money. I wish I had more to work with." But it doesn't matter. Use what you have to make a difference for him, and he'll entrust you with greater responsibility.

I remember a young pastor that was called to a hard church. He served as an associate pastor for a senior pastor that was getting a divorce and having an emotional meltdown. He wanted to be anywhere else, but he prayed, "Lord, I'll do anything you want me to do—not what I want, but what you want." The Lord kept him at the hard church, serving Jesus the best he knew how right where he didn't want to be, and then called him to one of the great churches of the country. The young pastor was overjoyed, and a little overwhelmed. God rewards faithful service with a promotion to more responsibility of one kind or another.

Third, accomplishing a little is better than accomplishing nothing at all.

Think about it. It's why the master was so angry at the servant who buried his talent. Because that's doing nothing, and it shows you don't really understand the master at all. Little steps end up being big.

It's like the movie "What About Bob," where Richard Dreyfus plays Dr. Leo Marvin, a psychiatrist, and Bill Murray who plays his neurotic patient named Bob who carries his pet goldfish bowl with him for his appointments. Bob is stressing out because his doctor is going on vacation, so Dr. Marvin tells him, just think about making baby steps towards mental health. Maybe your first step is to come to the appointment one day without your goldfish. You do that, and little by little, you'll be making real progress.

We really only fail when we give up. Maybe you're trying to encourage someone you love to turn around their life, and it just isn't working. Maybe you're trying to get a hold of some addiction or bad habit, and you're not seeing progress. Maybe you're dreaming about what you could be, or what we could be as a church one day, and you get frustrated trying to get there. But get a little done, anything at all, and it's significant in God's eyes. After all, we're accountable for what we do, but God's responsible for the results. That leads me to the last thing.

Four, God is responsible for the return.

In the end, it's not simply that we have to try harder or be better. It's not like in the show 24, when there's a nuclear bomb that terrorists have hidden in Los Angeles, and the director of the Counter Terrorism Unit says, "There's no margin for error. Don't make any mistakes."

But God frees us from having to be perfect. We don't have to be perfect, just forgiven, and it's not about what we accomplish, just our willingness to have him work through us.

In a sense, that's what Pentecost is about. You had a little group of scared, shaken up, timid followers of Jesus in the Upper Room after Jesus was killed and raised from the dead, and fifty days later that group of people would change the world. What made the difference? It was the Holy Spirit of God who came down upon them and made his home within them and empowered them to do all he was calling them to do, and they'd turn the world upside down. They didn't have to be responsible for the return on the investment, on the results of their work. From then on, they just had to show up, to do the work, to invest their talents as best as they could, and God would handle the rest.

Is the parable intimidating for you? Like, "My gifts aren't anything special!" Doesn't matter. Whatever God wants to accomplish through you, there's something you can do today to get started. Because when the kingdom comes in all its fullness, some people in the church will be ready and some won't. Some will be serving Jesus, and some will be busy with all sorts of other things. And when he comes, there's going to be a great separation based on how they served him, because that service makes clear who's already connected to him. It will be very clear, and there will be no more excuses.

The parable is saying what Jesus already made clear in verse 13: "Therefore keep watch, because you do not know the day or the hour." Make sure you're ready for his coming. We celebrate communion today, and we do it with the words, "Whenever you eat this bread and drink this cup you proclaim the Lord's death until he comes" (1 Corinthians 11:26). And if we die before he comes, may we be ready to hear those words that are our final motivation: "Well done, good and faithful servant!" (Matthew 25:22).

This is a judgment parable, because in the end, we're accountable. When God gives us gifts, "talents," he expects us to use them as best we can. He gives them for a reason. If we bury them or are too scared to use them, it's not just about us; we shortchange the entire church.

But, it's also a parable of grace, because we're all given gifts. We have to invest them, but in the end, he's the one who causes the growth. And his purpose is that we might share the master's happiness.