

INTRODUCTION

Even though kids are small, that doesn't mean they aren't smart. Today's children are smarter than any previous generation. Children in a Boston school system were asked to write down some of the wisdom they accumulated in their short lives; it's what I'm calling “Kids' Wisdom”, and I think it will make you chuckle:

- (1) Never trust your dog to watch your food.” *Patrick, age 10*
- (2) When your dad is mad and asks you, “Do I look stupid?” Don't answer. *Hannah, age 9*
- (3) Never tell your Mom her diet's not working. *Michael, age 12*
- (4) When your Mom is mad at your dad, don't let her brush your hair. *Taylia, age 11*
- (5) Never let your three-year-old brother in the same room as your school assignment.” *Traci, age 14*
- (6) You can't hide a piece of broccoli in a glass of milk.” *Amir, age 9*
- (7) If you want a kitten, start out by asking for a horse.” *Naomi, age 15*
- (8) Permanent felt-tip markers are not good to use as lipstick.” *Lauren, age 9*
- (9) When you get a bad grade in school, show it to your Mom when she's on the phone. *Alyesha, age 13*
- (10) Never try to baptize a cat. *Eileen, age 8*

Today, I want us to study Jesus' parable of the talents. I want to read it from *The Message* paraphrase. Matthew 25: 14-30:

Jesus said, “It's also like a man going off on an extended trip. He called his servants together and delegated responsibilities. To one he gave five thousand dollars, to another two thousand, to a third one thousand, depending on their abilities. Then he left. Right off, the first servant went to work and doubled his master's investment. The second did the same. But the man with the single thousand dug a hole and carefully buried his master's money.

After a long absence, the master of those three servants came back and settled up with them. The one given five thousand dollars showed him how he had doubled his investment. His master commended him: ‘Good work! You did your job well! For now on be my partner.’

The servant with two thousands showed how he also had doubled his master's investment. His master commended him: ‘Good work! You did your job well! For now on be my partner.’

The servant given one thousand said, ‘Master, I know you have high standards and hate careless ways, that you demand the best and make no allowances for error. I was afraid I might disappoint you, so I found a good hiding place and secured your money. Here it is, safe and sound down to the last cent.’

The master was furious. ‘That’s a terrible way to live! It’s criminal to live cautiously like that! If you knew I was after the best, why did you do less than the least? The least you could have done would have been to invest the sum with the bankers, where at least I could have gotten a little interest. Take the thousand and give it to the one who risked the most. And get rid of this “play-it-safe” who won’t go out on a limb. Throw him out into utter darkness.’”

In one of Paul Powell’s books, he quoted Dr. Bob Cox as saying that institutions usually go through three stages. They begin as risk takers, then they grow to be caretakers, then they usually end up as undertakers! I’ve never forgotten those words and I want to borrow two of them to entitle this message on the Parable of the Talents. Although there were three different servants in the story, there were only two attitudes. Two of the servants were risk-takers and one of them was an undertaker. When it comes to serving the Lord, which category do you fall into? Let’s learn four important lessons from this powerful parable:

1. GOD SHARES HIS TREASURE WITH EACH OF HIS SERVANTS—ACCORDING TO OUR POTENTIAL

This parable has been confusing to many people because of the word “talents” in the King James Version. To us, the word “talent” means an ability, like a talent to sing. But in the original Greek language, the word *talenton* referred to a huge sum of money. Some commentators say a talent is 6,000 denaria; one denarius is what a man would earn in one day, so 6,000 denaria would be 20 years’ income! But this parable is doubly confusing, because it *can* apply to your abilities, your talents! God has given treasure to every one of His servants. You must realize it is not yours; it is God’s. In the story, the master gave to the servants that which is called “his property.”

Again, let me remind you that every good thing you have in your life came as a gift from God: your money, your abilities, your family, your intelligence, your friends, your house, your car—it’s not really yours, it all belongs to God!

Even the money you give to God is His in the first place. When Solomon built the Temple in the Old Testament, the people came and gave financial gifts for the cost of the construction, exactly what we are doing. Notice what Solomon prayed as He offered this money to God: “Wealth and honor come from you; you are the ruler of all things...but who am I, and who are my people that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.” (1 Chronicles 29:12-13) I give thanks to God for the generosity you have shown over the past few years as we built this worship center, but we need to understand we were only giving back to God that which has come from His hand.

Now, you may be scratching your head wondering why God asks us to give to back to Him, why doesn’t He just keep it for Himself in the first place? The answer is twofold: First, He wants us to be blessed by the joy of giving to Him, and, second, He is blessed when we sacrifice to Him.

When my daughters were little, I took them Christmas shopping and I would give them a certain amount of money to spend on Christmas gifts. The money was not theirs, they hadn’t earned it, I gave it them. They would use the money I gave them to buy me a Christmas gift. Now, I could

have said, “Instead of giving you \$20 to buy me a present, I’ll just keep the money and buy something for myself.” No, I wanted to give them the opportunity to be blessed by buying me something. And on Christmas morning, when I unwrapped their gift to me (that they bought with *my* money) I was blessed, too! It’s the same with God.

As you read the parable, you may be confused about WHY the Master gave one servant \$5,000, another \$2,000, and another \$1,000. You may object, “It’s not fair!” The Bible says the Master gave to the servants, “according to their ability.” The Lord knows some people have been blessed with a greater ability to serve Him, so He has entrusted with them more treasure. God knows the potential ability of each of us, and He gives us gifts according to those abilities. If you have been blessed financially, it’s because He has seen in you the ability to produce *more* for Him. Our job is not to complain if someone has been given more than us, it’s to make the most out of what we have been given. So, it’s not equal gifts, but equal sacrifice. The next lesson is:

2. WE’RE MANAGERS OF GOD’S TREASURE (NOT OWNERS)—WE WILL GIVE A FINAL ACCOUNT

In this parable, the Master gives money to the three servants and then He leaves for a foreign country. It is implied He expected the servants to manage the money in such a way that when He returned, the money would have increased. Upon His return, He required each servant to give Him a full account of how they managed His money while He was gone. That’s what is happening right now, Jesus has left planet earth to return to heaven, and He has given you some of His treasure to manage. One day He will return and we will have to report to Him about how well we managed His treasure.

It’s not *your* money, *your* time, or *your* abilities. Sometimes we forget the treasure we have belongs to God and we start acting like we are the owners. There is a good word in the Bible to describe what we are: STEWARDS. The dictionary says a steward is “a man entrusted with the management of the household or estate of another.” That’s what we are, we must carefully manage our money, our time, and our abilities; they aren’t ours anyway. Paul writes: “Let a man consider us, as servants of Christ and stewards of God. Moreover it is required in stewards that one be found faithful.” (1 Corinthians 4:1-2) “So then, each of us will give an account of himself to God.” (Romans 14:12)

Think about the words, “account” or “accountable” or even “accountant.” Most of you have a bank account. You must manage it wisely, and if you spend more money than you have in the account, you are held responsible and even have to pay a penalty. I heard about one young person who called the bank and said, “My account CAN’T be overdrawn, I still have checks left in my checkbook!” Since the failure of Enron, accounting firms and accounting practices have come under renewed scrutiny. In a sense, every one of us is an accountant when it comes to God. We are going to make a report to Him about how well we managed His treasure.

While the “talents” in this story refer to money they also apply to other things like opportunities to honor God. Some of us have been given greater opportunity, so we will be held more accountable. Billy Graham was called and gifted by God. Thankfully, he has been faithful to serve God over the past fifty years. Imagine what would have happened if Billy Graham had

spent all his life as a dairy farmer in North Carolina, like his dad wanted him to? There’s absolutely nothing wrong with being a dairy farmer, and that’s God’s gift and calling to some. But if God has called you and gifted you in a special way, He will hold you accountable for what could have been! Businesses and accounting firms may use what we call “creative accounting” to “cook the books” and hide the truth, but none of us will be able to hide anything on the day we will be called upon to give an account to the Lord.

The question the Lord will ask us will be same as the one in this parable: How well did you manage the resources I gave you? In the parable, there were only two grades: pass or fail. God doesn’t grade on the curve, either. Let’s examine the two different results that are possible. Because I want to end this message on a positive note, let’s examine the failure first.

3. IF WE PLAY IT SAFE AND HIDE HIS GIFT—GOD IS DISPLEASED

The servant who had been given \$1,000 hid the money and returned the entire amount to the master. He hadn’t lost it, or spent it. It was all there, but the master was furious. The biggest mistake of the third servant was that he simply played it safe and was lazy. In the King James Version (verse 26) Jesus said, “You wicked and slothful servant!” The lazy servant took the path of least resistance; he simply did nothing. When it comes to serving the Lord, laziness and slothfulness is a sin. Proverbs 19:15 says, “Laziness brings on deep sleep, and the shiftless man goes hungry.”

If you know about animals, you may be aware of an animal that lives in the tropical forests of Central and South America called the sloth. It’s funny-looking mammal, with an appearance somewhere between a skunk and a monkey. Most of its life is spent hanging upside down in trees. It was named the sloth because it moves so slowly and sleeps so much. Nothing pressures the sloth. It seems to be in no hurry to do anything. After studying the sin of sloth, however, I have to conclude that the animal sloth has gotten a bad rap. It may move slowly and sleep a lot, but it’s not lazy. It does exactly what God designed it to do. It’s when a servant of God acts like a sloth that it becomes sinful. The essence of slothfulness is in not doing what God designed you to do.

Sloth is insidious. It whispers that you might as well do it tomorrow, that nobody will know if you cut corners here and there to save yourself some trouble. Sloth says, “Don’t strain yourself,” “What’s the big hurry?” and “Just give me five more minutes.” Sloth hits the snooze alarm, hits the remote control and hits the road when the going gets tough ... Sloth cheats on exams, drinks straight from the milk carton and leaves exactly two sheets on the toilet roll so that it will have to be replaced by the next poor soul who finds out too late that the remaining paper is nothing more than a mirage. Sloth does slightly less than the right thing. It doesn’t tell the clerk he has undercharged. Sloth has never written a thank-you note, sent a birthday card on time or entertained angels. All this simply asks too much effort. Regina Barreca (*Chicago Tribune*, 1996)

Did you notice something in the parable about the third servant? He talked more than the other two. The first two servants each used 16 simple words to report their gain, but the lazy servant had a long speech prepared. He used 51 words in what appears to be a rehearsed speech to try to

justify why he basically did *nothing*. Read his words again in verse 24, “Master, I know you have high standards and hate careless ways, that you demand the best and make no allowances for error. I was afraid I might disappoint you, so I found a good hiding place and secured your money. Here it is, safe and sound down to the last cent.” He was what we would call a “good talker” but he just couldn’t deliver.

He played it safe and buried the Lord’s treasure.

Remember, “talents” are the opportunities you are given to honor God. If you bury those golden opportunities, you will discover at the end of your life you wasted God’s precious gift. Our churches are full of people like this lazy servant today. We are going to be expanding our Children’s Ministry and we are going to need hundreds of new volunteers to help in the nursery: now there’s a golden opportunity! Are you going to be one of those servants who spends you entire life only giving a little to God and sitting and soaking instead of serving? And then one day, you’ll have a long speech prepared to tell the Lord why you basically wasted your entire Christian life doing nothing.

Note the final lesson:

4. WHEN WE TAKE A RISK AND INVEST GOD’S GIFT—HE WILL BE PLEASED!

The first two servants used their master’s treasure to invest in a way that when he returned they both had realized a 100% increase. In order to do that, they had to put the principle at risk, they couldn’t just bury the money; they had to use it as capital to leverage more money. That’s the positive lesson Jesus is trying to teach us today.

So when it comes to what God has given you - money, time, abilities, opportunities - are you an undertaker or a risk-taker? Go ahead and attempt great things for God. He would rather you attempt something great and fail than to never attempt anything great for Him. When it comes to your financial resources, God wants His wealth in circulation, not buried in some bank vault, or some stock portfolio. Every time you invest your money in God’s work you are laying up treasures in heaven. When it comes to serving God and honoring God—don’t play it safe—go all out for Him!

One day, we will stand before the Lord and He will ask us to give an account of what we did with the resources that He gave to us. I love the master’s attitude as He commends these faithful servants. And one day, when you stand before the Lord I hope you will hear Jesus say to you those words recorded in Luke 6:23, “Rejoice in that day and leap for joy, for great is your reward in heaven!”

We don’t serve Him to gain rewards; we serve Him because we love Him. His approval and commendation is reward enough for us.

CONCLUSION

I shared this story a few years ago during Discover the Joy, but I want to leave it with you again. Fifteen years ago, I was serving as pastor in Alabama and our church was in a capital stewardship campaign to raise money to build a new building. There was one particular lady in our church who was a widow. Her husband had left her a lot of money, and she had a lot more than she really needed. She loved the Lord and she loved her church, but she tended to be rather conservative. We had a banquet one night and she wrote down an amount on her card that was a very “safe” amount. It was not a risk at all. That evening I spoke on where Jesus said, “Don’t store up your treasures on earth, where moth and rust corrupt, and thieves break in and steal. But lay up your treasures in heaven.” I spoke about how a moth eats up wool when we store it, not when we wear it. I went into great detail about moths. I also spoke on how rust destroys tools when they are stored *not* when they are being used. My point was that when we *store up* God’s resources they don’t accomplish anything: we have to use them or they become like moth-eaten garments or rust encrusted tools.

Nell went home from that banquet feeling a little guilty about the amount she committed because of the large amount she was storing up. She walked up to her front door and opened her purse to get out her key and she was shocked by what happened next: somehow a huge moth had gotten into her purse and when she opened it, the moth fluttered and flew out. She said God used that moth to teach her that she didn’t need to be storing up her money, she needed to be using it for God. She returned to the fellowship hall (she lived just across the street) and asked for her card back. She doubled her amount, then marked it out and tripled the amount.

Folks, I had a hard time getting that moth in her purse...No, seriously, I don’t know how it got there, but Nell says she believes GOD put it there.

What about you? Are you storing it up? Saving it for a rainy day? It’s time to be faithful and fruitful for God. The message of this parable is saying to us, to those with five talents, or two talents, risk them! Live dangerously! Venture! Put your opportunities to work for God’s sake.

OUTLINE

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"Rejoice in that day and leap for joy, for great is your reward in heaven!" *Luke 6:23*



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To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...
Pastor David Dykes