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11/12/06

Matthew 25:14-30 “The Ultimate Final Exam”

Intro. What is the toughest, most nerve wracking final exam you have ever taken? For a lawyer, it has to be the exam to be admitted to the bar. For you it may have been the final exam of the most difficult subject you had to pass in order to graduate. When I completed my doctoral studies, I had to go before my professor, the academic dean, and my field supervisor and defend my project in ministry for 2 hours. Imagine an exam that meant that if you failed, that meant that all that tuition money and years of work was a loss.

Well our text of Scripture describes the ultimate final exam. Some day you will stand before Jesus Christ, who will examine your life and work. The saddest picture of all will be those who thought they were Christians, but upon examination, Christ will rebuke their lack of faith, as demonstrated by their lack of good works. At that moment they will be stripped of all that they have, and cast out from the presence of God. In contrast, there will be some who will receive both commendation and eternal reward from the Lord.

Now I'm sure that any sensible person would rather receive commendation and eternal reward from the Lord at the final judgment. And so this morning I am going to tell you how to keep from failing the ultimate final exam. And I am going to tell you how to pass that final exam in such a way that you will receive both commendation and reward from the Lord.

So let's look into this parable and see the truths that God has for us. Now the first truth that I see is this:

I. GOD OWNS ALL THAT WE HAVE

In this parable the man who traveled into a far country represents Jesus Christ. He has indeed been away for a long time. Now before he left, we read in v.14 that he “called his own servants and delivered his goods to them.” In v.18 we find out that “his goods” refers to talents of silver. A talent was the largest measurement of money. It was equivalent to the most an average man could lift, which was about 100 lbs. So he gave each servant 1 or more large, 100 lb. bags of silver. But the main point I want us to see is the fact that he delivered to them “his goods” to them. He did not transfer ownership of the money to his servants. They were stewards of the money, not owners of it. Besides, in our text the Greek word translated “servants” is *doulos*, which means they were slaves. Slaves did not own anything.

Even so, God is the owner of everything. And everything we have belongs to God. We are just stewards of it. If you understand that foundational truth it will make a big difference in how you approach life. Do you view time as your time or God's time? Do you view money as your money or God's money? Do you view your abilities as gifts from God, or as your own? Well this parable illustrates the truth that all that we have really belongs to God, and we should live accordingly.

Now the second main truth of our parable is this:

II. GOD IS SOVEREIGN IN BESTOWING OUR RESOURCES

Notice that the wealthy businessman in our story did not give each servant the same amount. One received 5 talents, one received 2 talents, and one received 1 talent. As we have seen, even 1 talent was quite a large sum of money. How would you like to have 100 lbs. of silver? Right now it is trading at \$13/ounce. That's over \$20,000.

Now who decided what each servant received? It wasn't the servants. The business man alone made that decision. But he did use one criteria for decided how much to entrust to each servant. According to v.15, it was "each according to his own ability." He knew his servants, and he knew how good and faithful each one was with is master's money. The one that received 5 talents had demonstrated the best ability to increase a profit. If I had money to invest I would want George Angone to manage investing my money. He can spot a good profit opportunity hundreds of miles away. Now the one that received 2 talents evidently did not seem to have as much profit-making ability, so he entrusted less than half as much to him. And the servant that received just 1 talent of money, well, the master knew he was not a very productive servant. We will see that the master's assessment was correct.

Even so, God is sovereign in bestowing His gifts and resources. In our parable each man received "according to his own ability." But who gave them their ability? God did. Now it may not seem fair to us why some people have more money, more talent, and more ability than others. The Declaration of Independence says that "all men are created equal." Well, no they aren't! All men are created equal in some respects. We were all created in the image of God. We all have an immortal soul. But in many other ways, we are not created equal. Some are born smarter than others. Some are born richer than others. Some are born with more athletic ability than others. Some are born with more natural talent than others. On our Twilighter trip we heard a piano player who never had a music lesson in his life, and yet he was one of the best piano players we have ever heard.

Now before you were born God didn't come to you ask what talents and abilities you want to have. You didn't get to choose your parents and your genetic makeup. What you were born with was determined by the sovereign will of God. And when you were born again, you received one or more spiritual gifts by the sovereign will of God (1 Cor. 12:18). Each Christian has at least 1 supernatural ability sovereignly bestowed by God. You don't get to choose your spiritual gift.

So there is no use complaining that life is not fair. If you didn't get many advantages and special abilities, don't worry about it. Be thankful for what you *do* have. Besides, I am going to show you a little later than your eternal reward will not be based on what you *have*, but what you *do* with what you have.

Now the 3rd main truth that I see in our parable is this:

III. GOD EXPECTS A RETURN ON WHAT HE HAS GIVEN US

The businessman did not want his money & property to be idle while he was gone. He wanted to see a profit. That was the whole reason why entrusted his servants with money to invest.

Even so, God has given you everything you have. He has given you time. We all have 24 hours/day. Most of us have a lifespan of at least 70 years. Are you using your time to advance the kingdom of God? Are you working for the Savior, or only for yourself? God has also given natural talents and at least 1 spiritual gift. God has given some people a wonderful musical talent. Do you think He did that just for your own benefit? No. You are to use that talent for Him.

Music has always had an important roll in leading people to Christ, and helping people to worship the Lord. Finally, God has given you possessions, an income. You say, "But I earned that money. I worked hard for everything I have." That may be true, but who gave you the intellect, strength, and skill to make a living? God did. Your next breath comes by His grace. Do you think He gave you an income just to spend it on yourself? The Bible does teach that we should enjoy the fruit of our labor, but it also says that we are to support His work and help those in need. For example, Eph. 4:28 says, "Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need." So yes, indeed, just as the businessman expects a return on his investment, even so God expects a return on what He has given us. Christ said back in Mt. 13:23 that we should be like the seed that falls on good soil, and produces a hundredfold, or sixty, or thirty.

Now in our parable today, we see 2 examples of servants who did well at earning a return on their master's investments, and 1 example of a servant who did poorly. Let's be challenged by the positive example of the first two. So when it comes to giving the Lord a good return:

A. Some Do Well – This is illustrated in vv.16-17, "Then he who had received the five talents went and traded with them, and made another five talents. And likewise he who had received two gained two more also." They both doubled their master's investment, probably in just a year or two. We don't know how they did it. Perhaps they invested the money in farming. They bought seed, hired additional servants at planting & harvest, and after a good harvest, he had doubled his investment. Or perhaps he bought & sold land or some other property for a good profit after just a few years.

We have a more vivid picture of the first two servants a few verses later. The master returned from his long business trip, and called his servants to give an account of their stewardship. So he said in v.20, "Lord, you delivered to me five talents; look, I have gained five more talents besides them." He must have spoken with a gleam in his eye and a smile on his face as he pointed to 10 large bags of money. He knew he had done a good job. He knew that his master would be pleased. Then in v.22 the servant "who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'" He likewise did very well. He doubled his master's investment.

Even so, we should make it our goal to give a good return on our Lord's investment of time, talent, and treasure. By the time you leave this world, you should be able to name several people who have become Christians directly or indirectly because of you. How many of you can point to your children and say, "Lord, you have given me these children, and look, I present to you 2 children who have believed in you." Some in our church can even say they have raised 5 or more children who have believed in Jesus. Can you look around at this church and say, "Look, Lord, I see Johnny, Sam, Ralph, Sally, & Sue. They are all here today because I invited them to my church, and prayed for them." Or can you point to several people who have been blessed by the exercise of your spiritual gift? Will you get to heaven some day, and several people you didn't even know from a distant country come up to you and say, "Thank you for giving to the Lottie Moon Christmas offering. Because of your gift, a missionary came and told me about Jesus." Oh, let us do well at giving our Lord a good return on the time, talent, & treasure that He has given to us.

But what is the secret of the success of such people? Well the main thing the Lord mentions in vv.21 & 23 is not their ability or even their success, but their faithfulness. That means that they were trustworthy in handling what their master had entrusted to them. They did

not squander it, spending it on themselves. They did not fail in their duty to work hard at investing their master's money.

Even so, you will do well for the Lord if you are faithful or trustworthy to use the time, talent, and treasure that the Lord has given you, not just for yourself, but also to build up the kingdom of the Lord. Choir members, can Brian count on you to be in your place at rehearsal and on Sunday? Sunday School teachers, can Rick count on you to be in your place to teach your class on a regular basis? Nursery workers, can Ashley count on you to be in your place on the day assigned, so that we can worship with less distraction? Committee member, can your chairman count on you to be at that meeting, or in your place of service on your assigned day? Members, can we count on you to give regular and generous support to the Lord's work through the local church? Are you faithful in your giving, or only occasional? That is the key to success in the Lord's work.

Susan has been our pianist for 19 years as of today, and she has been faithful. Except for 2 weeks of well-deserved vacation, we can count on her to be at that piano each and every Sunday and Wednesday. The Christian life is not compared to a sprint, but to a distance race. I want to be able to stand before the Lord after a life of *faithful* service.

Will you make a commitment to be faithful to use the time, talent, & treasure that God has given you for Him?

Ah, but our story takes a sad turn, for in contrast with the others, we read in v.18 "he who had received one [talent] went and dug in the ground, and hid his lord's money." He illustrates the fact that even though some do well,

B. Some Do Nothing – The servant who received one talent didn't go to work, seeking to increase what the master had entrusted to him. Instead, he just dug a hole and buried the money for safe keeping. That was a common way to hide your money from thieves. But the main point was he did nothing. He is described in v.30 as "unprofitable." That word (*achreios*) means "useless, good for nothing."

Does that describe you? Do you do nothing with the time that God has given you? Over half of the population of our country won't even give God a couple of hours on Sunday to come and worship Him. And of those who do, only 20-30% will volunteer a few hours of the time that God has given them. Do you do nothing with the talent that God has given you. Perhaps you have a good singing voice, but it's not being used for the Lord. Perhaps you are good at working with children, but you're just warming a pew. Do you do nothing with the treasure that God has given you? In many cases 99.9% or more of the money God has blessed people with is not being used to further the cause of Christ.

Why do people do little or nothing for the Lord? First of all, it is because they are not saved. That is clear to me based on v.30. Also, Jesus called the man in our story "wicked" in v.26. He didn't love his master, and unsaved people do not love the Lord, and they are not motivated to please the Lord. He illustrates those who may be religious, but they still have a wicked, unregenerate heart. And the Bible says in Eph. 2:10 that truly saved people are "created in Christ Jesus unto good works." When you are born again, you will do good works. But if you do nothing for the Lord, if you have no good works done in His name, how can you call yourself a Christian?

Our Lord gives a second reason why such people do nothing for the Lord. In v.26 we see that it's because they are lazy. The other two were diligent and hard working, but this man only lifted his finger long enough to bury the money. After that he was done with it until his lord

returned. I tell you, there are some lazy, good for nothing people in this world. They're like the lazy hound dog on the front porch who won't even raise his head to bark. They won't work and hold a job. They expect the government or their spouse or their parent to keep them up.

A vacuum cleaner salesman was in someone's home, trying to sell them a vacuum. They said, "The vacuum cleaner cost more than my husband and I had planned to pay." "Well," the salesman offered, "we can knock down the price with a trade-in. Do you have anything lying around your basement that doesn't work?" "Yeah," they said. "Our son."¹

Even so, there are lazy people in the church. They don't agree to do anything. They won't serve on a committee. They won't sing in the choir. They won't keep the nursery. They won't come to visitation. Why, some people are too lazy to get dressed & come to church. They just stay at home at watch church on TV. And by the way, if they misplace their remote control, they won't even get up to turn the channel! Listen, if you get saved, God will cure you of that laziness. Romans 12:11 says that we are not to be "lagging in diligence, [but] fervent in spirit, serving the Lord."

There's a third reason why people don't serve the Lord. It's because they have a wrong view of the Lord. Notice the excuse the man offered in v.24 for doing nothing. He said, "Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed." And because of that he said in v.25, "And I was afraid...." He viewed his master as a harsh, stern, demanding man. He even thought that he was the type man who expected to reap even where he had not sown. So he claimed that he was afraid of him, and out of fear, he just hid the money. After all, if he invested it and lost money, he was sure his master would demand that he make up the difference. And such a hard-hearted man would not reward him if he made a good return on the investment. So why bother. It seemed best to just bury the money for safe keeping.

But his view of his master was obviously wrong. He was not seeking to reap even where he had not sown. After all, he gave his servant a whole talent of money. That was equivalent to what a common man would earn in 20 years! He just expected the servant to work hard and make a decent return on his investment.

Even so, there are many people who have a wrong view of God. They see God as someone who is always making impossible demands. They view the Christian life as being hard and impossibly difficult. They think that if they give their heart to the Lord, life will be a drudgery, and the burden of serving God too great. But Jesus says in Mt. 11:28-30, "Come to Me, all you who labor and are heavy laden, and I will give you rest. Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls. For My yoke is easy and My burden is light." Why is that? It is because God supplies the strength to do whatever He demands. An 80 lb. weight would be a burden for me, but it is nothing to a member of Team Impact. Furthermore, He fills our hearts with love, and serving the Lord is our delight, not a drudgery.

How do you view God? Do you view Him as the man in our story? Or do you view God as the Bible reveals Him, a God of love, grace and mercy?

Now I want to conclude by telling you why you should seek to do well at giving the Lord a good return with what He has blessed you with. It is because:

¹ Terry Voelker, Crystal Lake, Illinois, *Readers Digest*, September 2005, page 227 [Illus.#C-1401].

IV. GOD WILL HOLD US ACCOUNTABLE

We read in v.19, “After a long time the lord of those servants came and settled accounts with them.” He called each one before him, to see what each had done with the money he had entrusted them with. It was time for their examination. It was time for the books to be audited. Each man was to stand before their lord, and give an account of their stewardship.

Even so, the Bible teaches in Romans 14:10 & 1 Cor. 5:10 that all believers will stand before the Judgment Seat of Christ. We will be judged regarding our service, and regarding our stewardship of what God has given us.

Now we have already seen that upon examination, some will have done well. And if you are faithful to serve the Lord, and use what He has given you to advance His kingdom, then notice with me:

A. The Reward of a Positive Examination – There is a two-fold reward mentioned in our text:

1. Praise from the Lord – In the case of the first two servants, He said in both cases, “Well done, good and faithful servant” (vv.21, 23). If you want to reward someone for doing well, one of the best rewards is public commendation. That is exactly what takes place here.

Even so, the Lord Jesus indicates by way of this illustration that He will praise or commend every Christian who is faithful to serve Him. I am happy to receive commendation from people at the door who say, “Good sermon.” I am even more pleased when my wife commends me for what I do for the Lord or for her. But the greatest commendation of all will be to hear Jesus say, “Well done, good and faithful servant.”

2. Promotion to Greater Service in the Kingdom – To both of his good servants He said in vv.21 & 23, “You have been faithful over a few things, I will make you ruler over many things....” Literally, He says that he will appoint or place such a person over many things. In the earthly illustration, instead of being entrusted with 5 talents, then next time the first servant will be entrusted with many more talents. In fact, in v.29 he says, “For to everyone who has, more will be given, and he will have abundance....”

Now what is the spiritual meaning? When they are told to “enter into the joy of your lord,” that is likened to entering into the kingdom of the Lord. And in that kingdom there will be many opportunities for service in the administration of King Jesus. We can only speculate on what some of those service opportunities may be. Some will be working right close to Jesus. Others will be assigned to rule a city, or a village in the coming kingdom. Some will lead worship. And your rank, responsibility, and reward in the coming kingdom will be determined by your faithful & diligent service and sacrifice here.

Now I want to show you something very important. Notice that both of the first two servants received the exact same reward. Even though the first gained 3 more talents for his master than the second, they received the same reward. Why? It was because they both doubled what they were given. So your reward will not be based on how much you give to Jesus, or how many people you reach for Christ. After all, we are not all given the same amount of talent & treasure. God is just looking for how faithful you are with what He has given you. The faithful worker in the nursery can receive just as much reward as the faithful preacher, or the largest contributor in our church.

Ah, but let us consider:

B. The Punishment of a Failing Examination – The third servant did not offer any increase to his master. All he could offer was a lame excuse. And I want to warn you that giving some excuse may work at the job. It may work at school. But it will not work at the Judgment Bar of God. If you do not trust Christ as Savior, and allow God to change your heart; if you have a do-nothing, give-nothing religion, then notice what punishment you can expect from the Lord:

1. Rebuke – He said in v.26, “You wicked and lazy servant...” The Lord does not mince words. He sees through the excuses and tells him what the real problem is. You’re just wicked and lazy. And your own words will condemn you. He goes on to say in v.26, “you knew that I reap where I have not sown, and gather where I have not scattered seed.” He is saying, “If you really felt that way, then you should have been all the more diligent to produce a profit for me.” Then he says in v.27, “So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.” That’s the least he should have done. That would be a safe investment, and still return at least a little to his lord. All of us can do at least a little for our Lord. All of us can give at least a little for our Lord. He gave His all for us, even to the point of suffering & dying for our sins on the cross. Can’t we give Him at least a little?

2. Removal – He says in v.28, “Therefore take the talent from him, and give it to him who has ten talents.” If you do not use what God has given you, you will lose it. In fact, he goes on to say in v.29, “For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.” God has given you life. If you fail to use your life for God, you will not only lose your physical life, but you will lose the gift of eternal life. Jesus even says that you will be cast into hell. He says in v.30, “And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.” You will lose your life forever and ever, and instead suffer eternal death. Furthermore, God has given you talents and spiritual gifts, intended to be blessings to others. If you have the gift of teaching, but do nothing with it, you will lose it. If you don’t use that singing voice for God, you will lose it. If your do-nothing religion only proves that you are lost, then your voice will only be used to weep for all eternity. Finally, God has given you treasure. You have an income. You have possessions. If you do not use some of it for God, then you will lose all of it.

Conclusion: Jesus is coming again. You can’t avoid standing before Him in judgment. Well if Jesus were to return *today*, and if it was your time to give an account to the Lord, what would be the outcome? Would you hear commendation or rebuke? Would you receive reward or removal of all that you have? Well the fact that God will hold us accountable should be a great incentive to do what we must do to ensure a good outcome.

Well I’ve got good news. God can change your wicked heart into a good heart of love. He can turn laziness into diligence. He can take a life that is unprofitable, and turn it into a life that is a blessing. The first thing that you must do is be born again. Only God can change our hearts. And in order to be born again, you must repent of sin, and trust in Jesus Christ as your Savior. He died for your sins on the cross. He rose from the dead, and He can empower you to serve Him with that same resurrection power. And if He saves you, He will fill your heart with love for God and others, and serving God will be a delight. Will you trust Him today?

I am speaking to some Christians that are not ready to face the Judgment Seat of Christ. Perhaps you are not using your time, talent, and treasure for the Lord. Perhaps you have allowed

laziness to creep into your life. Perhaps you have not been faithful in giving your tithes and offerings. Now is the time to turn back to the Lord, and recommit your life to the Lord. Don't put it off. Respond to God's Word today!

The following sources were read, but not directly imported into these sermon notes: William Hendriksen, *New Testament Commentary: Matthew* (Grand Rapids: Baker Book House, 1973); John MacArthur, Jr., *Signs of Christ's Return: Matthew 24-25* (Panorama City, CA: Word of Grace Communications, 1987); Alexander Maclaren, *Expositions of Holy Scripture, Vol 6* (Grand Rapids: Baker Book House); J. Vernon McGee, *Thru The Bible, Vol. 4* (Pasadena, CA: Thru The Bible Radio, 1983); John Phillips, *Exploring The Gospel of Matthew: An Expository Commentary* (Grand Rapids: Kregel Publications, 1999); Larry Pierce, *Online Bible [CD-ROM]* (Ontario: Timnathserah Inc., 1996). Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

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