

Faithful or Fearful?

Matthew 25:14-30 - NCBC, August 15, 2021

Main Point: **How you live for Jesus reveals your readiness for His return.**

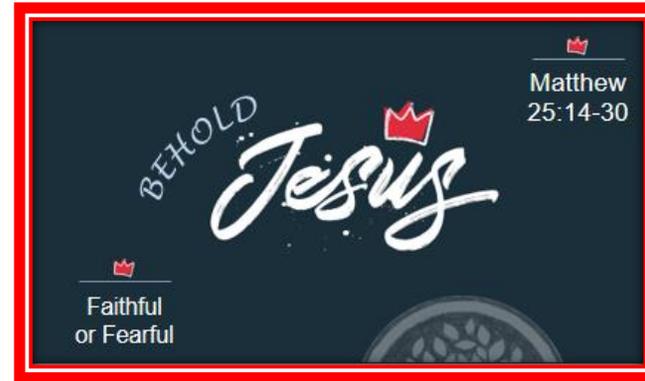
- You have received “talents” to invest in His kingdom.
 - Talents = all God has given you - Spirit, skills, strengths, subsistence, sidekicks, seasons, successes, sufferings, significance, etc. (14)
 - Often more or less than others (15)
 - But always a lot and the right amount for you (14, 19)
 - For the purpose of advancing God’s glory now (16-18)
- What are you doing with all the grace you have been given?
 - Faithful servants obey out of love for God (20-23)
 - Fearful servants disobey out of love for self (24-30)
- Your thoughts about God motivate how you live for Him.
 - Do you think God is kind, generous, and for you? (16-17, 21, 23)
 - Do you think God is angry, harsh, and against you? (18, 24-25)
- Readiness for Jesus’ return means living for His glory rather than “playing it safe.”
 - Enjoying God and growing in intimacy with Him
 - Fighting your own sin and “talent-burying” unbelief
 - Proclaiming the Gospel and making disciples

Opening Announcements:

- **August is Life Group Signup Month!** Everyone is highly encouraged to join a life group for the good of your soul!

<<Speak O Lord>>

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Speak O Lord... what an appropriate prayer to sing together before opening His Word.

Good morning! Please take your copy of the Holy Scriptures and prepare for our reading from **Matthew chapter 25, verses 14-30.**



If you need a Bible, simply raise your hand and we will gladly give you one that you can even take home with you.

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THE GOSPEL ACCORDING TO MATTHEW				
1-3 Presentation of the King				
4-7 Proclamation of the King <i>Sermon on the Mount (5-7)</i>	8-10 Power of the King <i>Sending out the 12 Apostles (10)</i>	11-13 Rejection of the King <i>Kingdom Parables (13)</i>	14-20 Priorities of the King <i>Topsy-Turvy Values (18)</i>	21-25 Progress of the King <i>Olivet Discourse (24-25)</i>
Kingdom offered to Israel			Kingdom offered to all Nations	
26-28 Passion & Proof of the King				

Today we are continuing our **Matthew** series which beckons us to *Behold King Jesus!*

Matthew 25 is part of the Olivet Discourse... where Jesus teaches His disciples about what will happen before His second coming, when He sets up His earthly kingdom.

Because when Jesus came to earth 2,000 years ago... He didn't come to reign. He came to die. Jesus first came to deliver His people from sin. Jesus died as the God's lamb to pay for the sins of all who trust in Him.¹ After His resurrection, Jesus returned to heaven to prepare a place for the redeemed to live with Him forever.² Now, someday soon, Jesus will return to this earth to end this age and usher in eternity.

So this Olivet Discourse contains a number of parables, or illustrative stories, to urge His audience to be prepared ... to be ready...for His second coming. We must understand that Jesus will return someday to gather His own and judge all who have rejected His Lordship. Our

¹ John 1:29
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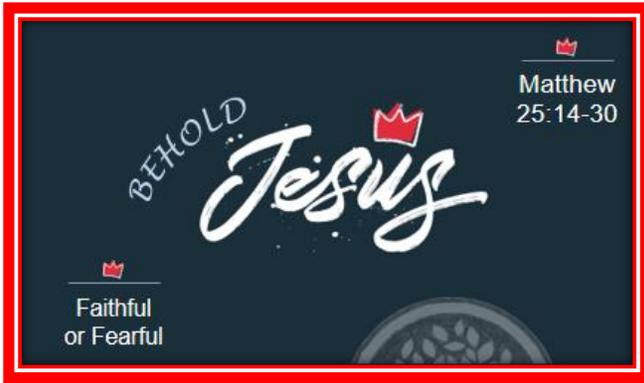
souls must be prepared for Jesus to return. We must not be caught unprepared when Jesus comes again.

In recent weeks we've studied,

The Parables:		
2 servants	10 bridesmaids	Talents
Matthew 24:45-51	Matthew 25:1-13	Matthew 25:14-30
Be ready ... for Jesus could return anytime	Be ready ... even if Jesus delays His return	Be ready ... by remaining faithful until Jesus returns
Watch Expectantly	Wait Patiently	Work Diligently

The parables of the 2 servants and the 10 bridesmaids. The parable of the 2 servants taught us to *be ready... for Jesus could return anytime*. Last week the parable of the 10 bridesmaids taught us to *be ready... even if Jesus delays His return longer than we would expect*. And now today, the longest parable in Matthew, the parable of the talents, teaches us to *be ready by remaining faithful until Jesus returns*. All together, these stories exhort us to watch expectantly, wait patiently, and work diligently for King Jesus.

² John 14:2-3



So please stand now out of respect for the reading of God's Word, as I read the parable of the talents from the English Standard Version, from **Matthew 25, verse 14:**

14 *"For it will be like a man going on a journey, who called his servants and entrusted to them his property. 15 To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. 16 He who had received the five talents went at once and traded with them, and he made five talents more. 17 So also he who had the two talents made two talents more. 18 But he who had received the one talent went and dug in the ground and hid his master's money. 19 Now after a long time the master of those servants came and settled accounts with them. 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.' 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.' 22 And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' 23 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.' 24 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, 25 so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' 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? 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 29 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. 30 And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

These are the words of Jesus. Please be seated.

Let's pray.

I hate wasting things. A soda left half-drunk on the counter or a dinner plate left half-finished at the end of a meal doesn't seem right. I want a good return on my investments, and so the idea of spending money on something, just to throw it away, seems like an inexcusable waste to me.

And yet, if I'm honest, I'm very inconsistent with what I consider to be wasteful or a lost investment. While I wouldn't dare put food on my plate that I don't intend to eat, I have often purchased some expensive toy or tool that rarely gets used. While I resist throwing away

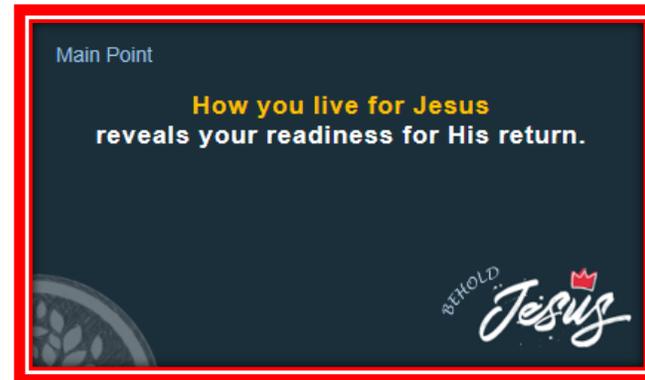
decades-old clothing that still does the job, I can easily waste hours scrolling through social media, playing mindless games, or binge-watching shows on my device.

You see, at the end of the day, I selfishly determine whether or not something is wasted only by the court of my own impulsive desires in the moment.³ If the spending of that money or time is something that serves me or pleases me... then I'm satisfied with the return on investment. But if that money or time or relationship was spent on something that didn't make me happier in the end... then that resource was wasted!

But Jesus came to deliver our souls from such self-centered consumerism, didn't He? Jesus came so we would not waste our life by spending it on ourselves. Instead, Jesus came to redeem our living so that now our greatest happiness is found investing all that He has given us for His glory rather than our own fickle desires.

You see, the parable of the talents warns Christians to not waste our life! We must not allow laziness or fear or indifference to justify a self-centered life that neglects our created purpose. We must not allow laziness, or fear, or indifference to cause us to waste the life God gave us.

After all, Jesus is coming back soon and,



How you live for Jesus now reveals your readiness for His return. This is our main point ... how you live for Jesus reveals whether you are ready for His return.

Now, last week we learned that only God can make us ready for Jesus' return when we repent of our sins and believe in the death, resurrection, and ascension of Jesus for our salvation. A prepared soul is a reborn soul...a soul that has been converted by God's saving grace and made new from the inside out.

So notice carefully, this parable is not teaching that our works actually prepare us. This parable is not teaching us to earn God's kingdom. Instead, this parable is teaching that souls who have been prepared by God to enter His kingdom will live in such a way that reveals their readiness for His return.

In other words, when God gives you a new heart, and His indwelling Spirit takes control of your life, you will no longer waste your life on selfishness ...but instead you will increasingly find satisfaction in living for Jesus.

³ James 4:2-5
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So let's now humbly consider this parable of the talents.

In **verse 14**, Jesus compares His second coming to,

A man going on a journey, who called his servants and entrusted to them his property.

Here the master represents Jesus, and the servants represent all who claim to believe on Jesus and are trusted with His business while He's away.

Before this master left, he entrusted all of his assets and affairs to his servants so that they could faithfully continue his enterprise until his return.

Therefore the first lesson to learn is that,



You have received "talents" to invest in God's kingdom.

In this parable, this master divided his 8 talents among three trusted servants.

In the Ancient Near East, a talent referred to a

measurement of weight, probably around 70 or 80 pounds of a precious metal like gold or silver. So don't miss this... 8 talents was a very large net worth!

From our study of **Matthew 18**,⁴ we may remember that 1 talent equaled 6,000 denarii. And a denarii equaled one day's wage.

Therefore, if you do some quick math... one talent is worth more than 15 years of your annual salary, or about \$800,000. This master was leaving about \$6.5 million dollars in the trust of his three servants.

So let me ask you, what has God given you to invest in His kingdom before He returns?

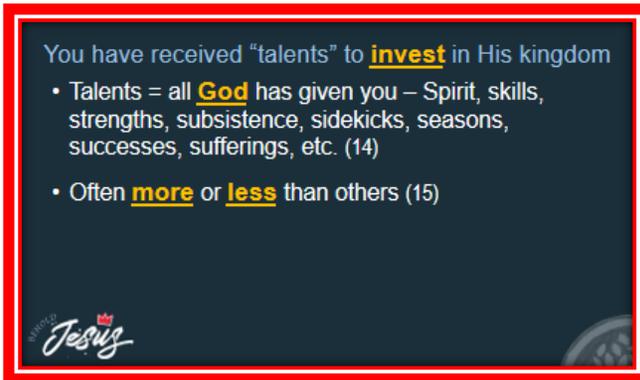


Because the talents in this parable represent more than money or even personal abilities. Talents in this parable represent *all God has given you* to use for His kingdom purposes until He returns. God has entrusted every believer with *spiritual* "talents" like His own Spirit and the Special Revelation of His Word. God has also given every person skills, and strengths, and subsistence or

⁴ Matthew 18:21-35

livelihood, and sidekicks or social relationships, and seasons and times to live, and successes and significance. God has also entrusted every person with a certain amount of suffering and handicap... all for us to steward on His behalf while He's away.

So the talents in this story simply represent everything God has given you. And **verse 15** makes it clear that the amount of talents God gives to each one of us is,

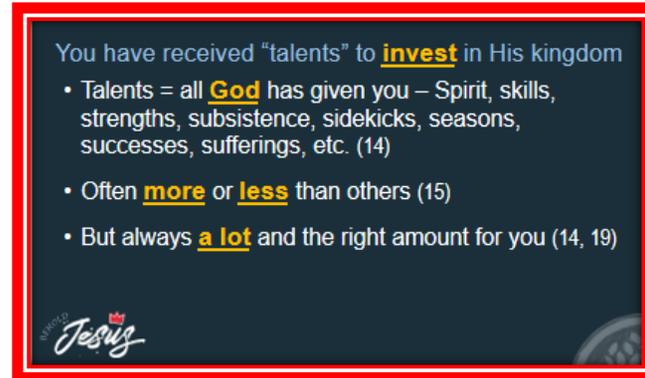


Often **more** or **less** than what He gives to others.

Look at **verse 15**:

To one he gave 5 talents, (or \$4 million), to another 2 talents, (or \$1.6 million), to another 1 talent (or \$800,000)... to each according to his ability.

So each of us have received a different amount of abilities and capabilities, a different amount of time and significance, a different amount of suffering and sickness... but don't miss this,



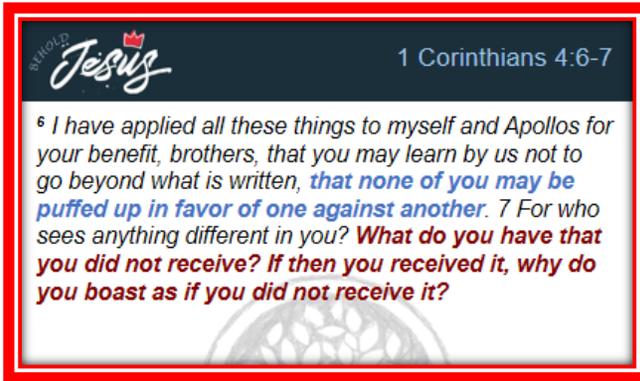
God has always given you **a lot** and the right amount for you. No one can ever say that God has not given you enough. Even the least-talented servant received \$800,000 from the master, right?

So loved ones, we must refrain from the foolishness of comparing ourselves among ourselves how "talented" we are compared to others.⁵ Some are rich; some are poor. Some are healthy; some are sick. Some live a century; others die in childhood.

Some receive more, and some less...but all have received much more than we could ever deserve from our Master!

I love how the apostle Paul puts this in,

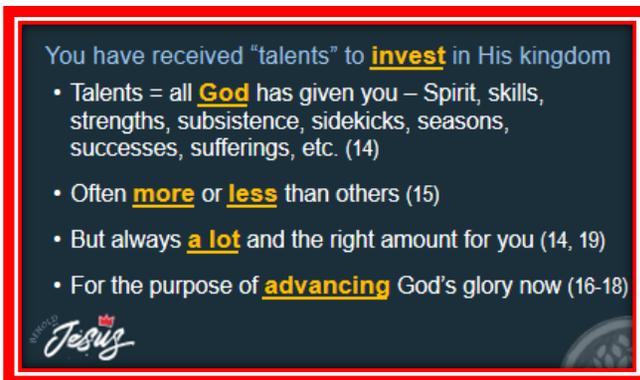
⁵ 2 Corinthians 10:12, 18



1 Corinthians chapter 4, verses 6-7, where he warns against being,

Puffed up in favor of one against another. For what do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

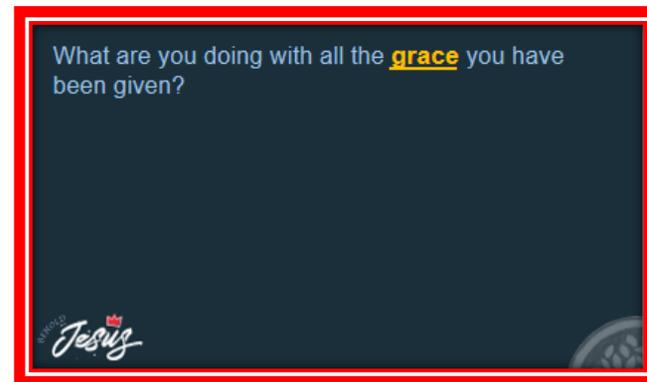
In other words, the church is not a talent show!⁶ None of us have deserved any of the grace God has entrusted to us... and yet God has intentionally given each of us a unique portion of His grace all,



For the purpose of advancing His glory now on earth.

Verses 16-18 make it clear that the master gave all this to his servants so that they would continue his business while he was away. Notice, the master didn't place the talents in a bank just to keep them safe. (**Verse 27** reminds us that He could have done this.) No, instead he gave his servants his talents, so that they could continue to trade and make a profit while he was away. His goal was to increase his worth, not just protect from loss!

This now leads us to a significant question in our study:



What are you doing with all the grace you have been given?

God has given each of us all kinds of grace so that we might continue His investment and advance His glory on earth during this church age. So this parable powerfully portrays the two different ways we could steward God's grace here on earth.

First we observe that,

⁶ Credit to Jon Bloom for this delightful play on words -
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Faithful servants obey God out of love for God. Faithful servants obey the master out of their love for the master.

Verse 19 is a picture of the second coming of Jesus, when Jesus returns and calls each one of us to give an account with what we have done, how we have lived, with all that He has given us.⁷

Now remember, these servants did not own anything. They didn't own the original talents that were entrusted to them, and they didn't own the profit they secured. It was all the master's from beginning to end. But the picture of **verse 20** is almost giddy in its celebration:

Hey boss... welcome back! You'll never believe this, but you left me with 4 million... and look at this... now you have 8 million!! 100% return boss!!

And ditto in **verse 22** for the 2-talented servant. Can you hear the joy in their reports? What made them so ecstatic about their master's profit?

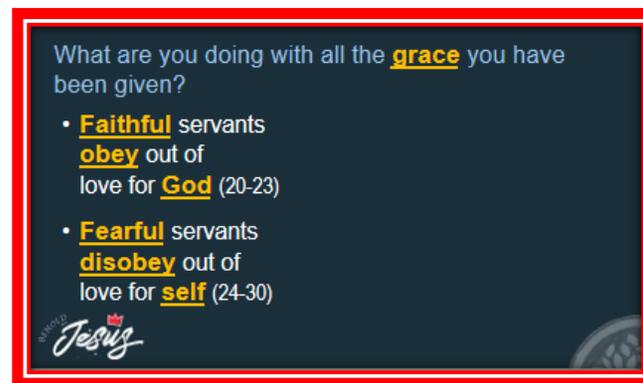
It was their love for their master right? Their love for the master compelled them to persevere in faithful stewardship of His resources when his return was delayed. It was their love for their master that motivated them to go "at once" in **verse 16** and enter into the challenging and risky business of trading to increase the master's profit.

But this is quite different than the third servant isn't it? For in **verse 24** we immediately sense his defensiveness, as he blame-shifts and slanders his master.

Look at **verse 24**,

He also who had 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.

Write this down,



Fearful servants disobey Jesus out of love for self.

⁷ Romans 2:6, 14:12; 1 Peter 4:5

Even though he had preserved all he was given, and gave it all back to the master, he had willfully wasted his stewardship.

That's why the master responds so strongly in **verse 26**:

You wicked and slothful servant ... You are evil and lazy!
In **verse 30**, this selfish person is called worthless...he wasted his stewardship ...and is thrown into hell forever!

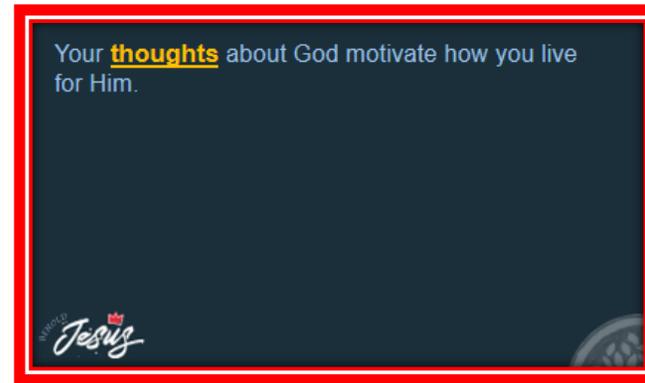
Listen, God doesn't give us His grace so that we might hoard it or use it for ourselves. This servant had loved himself more than his master, and therefore allowed fear to rationalize his direct disobedience.

So dear Christian... are you lazy? Indifferent to the fact that you are stewarding God's resources for His joy?

Laziness never takes risks, and proudly uses fear to rationalize inactivity and selfishness.⁸

So again I must ask you, how are you investing all that God has given you – your time, your abilities, your money, your health, your relationships, the Spirit and the Word... how are you using all that He has given you for Jesus' greater joy in eternity?

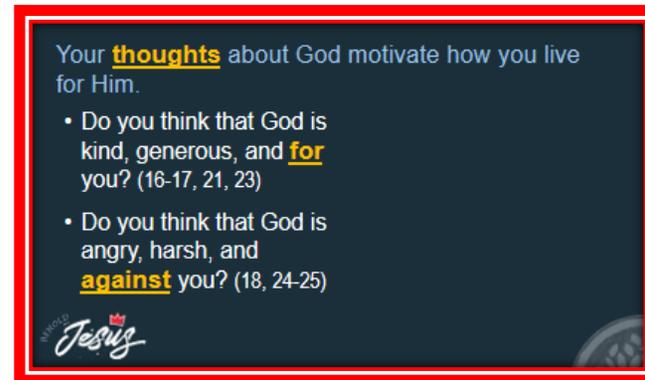
Now let's pull the bus over, so we can carefully note that,



Your thoughts about God motivate how you live for Him.

Your understanding of God's character will determine how you relate to God. This is important.

Please just honestly reflect right now,



Do you think God is kind, generous, and for you? Or do you think God is angry, harsh, and against you?

The first two servants loved their master... they saw their master as kind and generous. They couldn't wait to see their master's joy when he returned.

⁸ Proverbs 26:13-16

In fact, the master's identical praise for his two faithful servants reveals that they had not misjudged his character. For when the master exclaimed,

Well done! You can hear the joy in his praise for their hard efforts. Then the master called his servants,

Good and faithful. This master was eager to shower his servants with compliments and praise. Then the master said something a bit ironic... did you catch it?

You have been faithful over a little; I will set you over much!

This reveals the generous, kind heart of the master towards his servants. He was indeed *for* them... because he considered millions of dollars to be "little" in comparison to the reward he was now giving them.

Enter into the joy of your master! This is so beautiful! Come enjoy my joy with me. This is an invitation for personal intimacy. Come feast at my table. Come and experience all that is mine with me!⁹

You see, the motivation behind their diligent work for the master came from their beliefs about the kind and generous character of the master.

So when you are honest with yourself... how do you think about Jesus? What do you believe about God's character? Do you honestly agree more with the perspective of **verse 24**?

Because the lazy servant saw his master as harsh, angry, and unjust. The wicked servant believed that the master would use him, and spit him out, just for the sake of the bottom line. He did not believe the master was for him, but instead saw himself a victim of the master's cruelty.

Perhaps this servant was bitter for only receiving 1 talent, when others were given more? We don't know... but for some reason, this servant had come to see his master as someone to disobey rather than someone to love.

So again, let me gently ask you ... how do you think about God? In the words of AW Tozer, "What comes into our minds when we think about God is the most important thing about us."¹⁰

You will never truly live for Jesus unless you love Jesus. And you will never love Jesus unless you allow God Himself to shape your understanding of His character.

So here's a practical assignment... if you find yourself questioning whether God can really be trusted with your life ... I encourage you to read the Psalms...the heavenly hymnbook...and simply write down every character quality of God that you discover in each Psalm.¹¹

In other words, as you read, ask yourself, if I didn't know anything about God except for this Psalm: what part of God's character is revealed in this Psalm?

As you add to your running list of who God is, God will soon renew your understanding of His character as being

⁹ C.f. Matthew 24:47

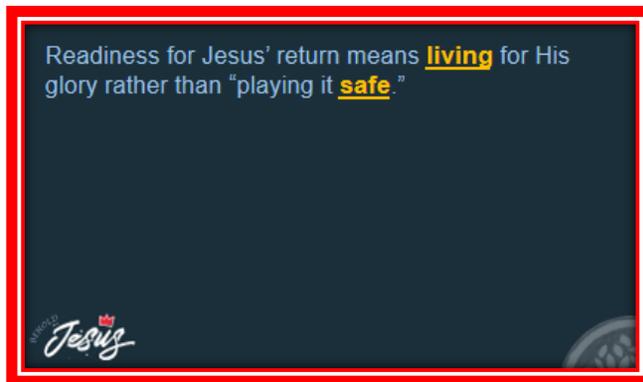
¹⁰ Tozer, *The Knowledge of the Holy*, 1; c.f. Proverbs 1:7, 9:10; 15:33

¹¹ To learn more about this exercise, please see the appendix at the end of this manuscript.

good, trustworthy, all-powerful, and worthy of complete trust and obedience. For our God is not who the least-talented servant had made Him out to be at all. The pride of the lazy servant had completely distorted his view of God and his relationship with him.

Friends, God is truly generous, kind, and worthy of all the sacrifice and effort we could ever offer to Him!

Therefore, we must work diligently for Jesus while we await His return.



Readiness for Jesus' return means living for His glory rather than "playing it safe." The third servant played it safe and lost everything didn't he?¹² The first two servants risked everything for the master's joy...and gained eternal intimacy and fellowship with God Himself.

So listen carefully because I believe one of the greatest threats to the American church today from the pandemic is not the loss of our religious freedoms. Although that threat is real... perhaps the greatest threat to Jesus'

church from the pandemic is that Christians would become risk averse. That personal safety would become a leading value for our lives.

Please wisely learn from this parable that Jesus is not satisfied with safe living. Living for Jesus always requires risk, because living for Jesus requires faith.¹³ And where there is no risk, there is no faith.

Today's church is tragically infected with the cancer of laziness, fear, and indifference. We dull our senses by comparing ourselves among ourselves and we bury our talents while we believe the lie that God will be satisfied as long as we simply keep our souls safe until He returns.

But loved ones... God created us to *live* for His glory. God redeemed us from our selfishness so that we would be *zealous for good works*¹⁴...not just play it safe in laziness and fear.

How you live for Jesus reveals your readiness for His return, so show that you have been born again and are ready to meet the Lord in the air by,

¹² Matthew 16:24-28

¹³ Hebrews 11:1, 6; c.f. Romans 8:24; 2 Corinthians 4:18, 5:7; 1 Peter 1:8

¹⁴ Titus 2:11-14

Readiness for Jesus' return means **living** for His glory rather than "playing it **safe**."

- Enjoying **God** and growing in intimacy with Him

WITNESSED BY
Jesus

Enjoying **God** and growing in intimacy with Him

It takes energy and effort to grow in the grace and knowledge of our Lord.¹⁵ But you must never believe you know God well enough to get by. Keep living for His glory by seeking to enjoy Him more and more!

Second, live for God's glory by,

Readiness for Jesus' return means **living** for His glory rather than "playing it **safe**."

- Enjoying **God** and growing in intimacy with Him
- Fighting your own **sin** and "talent-burying" unbelief

WITNESSED BY
Jesus

Fighting your own **sin** and "talent-burying" unbelief.

Selfishness, pride, laziness, and unbelief will always lead to burying your talents. Sin always wastes what God has

given you. Don't waste your life by living for yourself. God has given us sufficient grace so that we might truly live in a manner that is pleasing to Him, which produces an everlasting joy and intimacy with God Himself.

And third, dear brother or sister of Jesus, please work diligently for God's glory by,

Readiness for Jesus' return means **living** for His glory rather than "playing it **safe**."

- Enjoying **God** and growing in intimacy with Him
- Fighting your own **sin** and "talent-burying" unbelief
- Proclaiming the **Gospel** and making disciples

WITNESSED BY
Jesus

Proclaiming the **Gospel** and making disciples.

When Jesus left this earth, He charged every disciple to live as His witnesses throughout all the earth.¹⁶ God did not give this responsibility only to religious fanatics. He gave every Christian His Spirit and His Word. Each one individually has been blessed with all kinds of gracious talents ... all so that we would advance His glory by making disciples – proclaiming His good news to sinners and living as His ambassadors in this world.

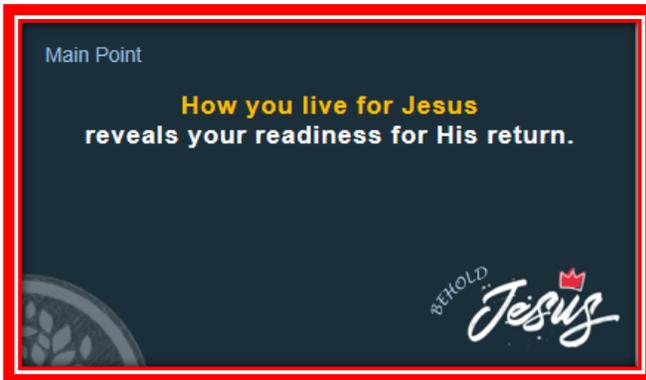
Unfortunately it has become culturally acceptable for Christians today to bury their talents. To waste God's grace. To live for years and never once have proclaimed the gospel to a sinner.

¹⁵ 2 Peter 3:18

¹⁶ Acts 1:8; c.f. Matthew 28:18-20; 2 Corinthians 5:18-20

May this never be the case among us loved ones.

May we respond to the encouragement of our *Praying Acts 26:18 initiative* in this season of ministry together. May we join together in our Thursday evening evangelism ministry to our lost neighbors and friends. May we cast off the pride of laziness and fear, and instead may we *spur one another on to more love and good works... encouraging one another all the more even as we see the Day drawing near.*¹⁷



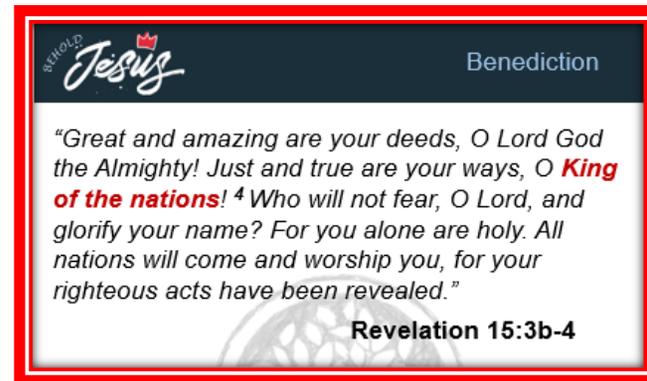
Because how we live for Jesus reveals our readiness for His return. God has given us all that we need and more in order to be successful in this mission together. Will His return find us fearfully wasting our lives, or faithfully working out His mission with great love and joy for our King?



Let's pray.

<<Take My Life and Let it Be>>

Let's pray our benediction together:



Great and amazing are your deeds, O Lord God the Almighty! Just and true are your ways, O King of the nations! Who will not fear, O Lord, and glorify your name? For you alone are holy. All nations will come and worship you, for your righteous acts have been revealed.
Revelation 15:3b-4

¹⁷ Hebrews 10:24-25
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Recommended Resources on Faithful or Fearful:

- Proverbs 26:13-16
- Isaiah 40:10; 62:11
- Matthew 12:30; 16:24-28; 24:44
- Mark 13:35
- Luke 12:48
- John 15:10-11
- Romans 12:3, 6
- 1 Corinthians 3:7-10, 12-15; 4:7; 12; 15:10
- 2 Corinthians 10:12; 12:9-10
- Ephesians 4:7
- Titus 2:12-14
- 1 Peter 4:10
- Revelation 22:12

- <https://www.desiringgod.org/labs/are-you-enslaved-to-laziness>
- <https://www.desiringgod.org/articles/have-you-buried-your-gifts>
- <https://www.desiringgod.org/articles/its-not-a-talent-show>
- <https://www.biblicalcounselingcoalition.org/2021/08/13/how-false-theology-messes-with-counselees/>

- *Don't Waste Your Life*, Piper
- *Parables*, MacArthur
- *The Parables of Jesus*, Kistemaker

Growing Deeper: Life Group Questions

1. Review Matthew 25:14-16. How valuable is one talent? How should we interpret the irony of vv. 21 and 23 when such great wealth is considered “little”? Discuss together what “grace-gifts” God has given to each of you (1 Cor. 4:7).
2. Review Matthew 25:24-26. How did the less-talented servant view his master? What was “wicked” about this servant? What is the relationship between laziness and pride? Between laziness and fear? (C.f. Proverbs 26:13-16)
3. Read 1 Corinthians 12. Is the church supposed to be a “talent show?” Why or why not? How does pride tempt both the less-talented and the more-talented to waste God’s grace that has been given to us?
4. Read 1 Corinthians 15:10 and Titus 2:14. How are endurance and faithfulness – marks of true, saving faith – different from attempting to earn a right standing before God? What evidences of true saving faith do you see (even if not perfectly) in your own life?
5. Review Matthew 25:29-30. What are the characteristics of a “worthless servant”? What is the end destiny for the person who religiously “plays it safe” with all that God has given him? Compare this with the person who lives for the “joy of his master” (vv. 21 and 23).

God in the Psalms

An exercise in growing in your understanding of God.

This exercise aims to help you develop your understanding of who God truly is according to Scripture.

1. Read a Psalm a day.
2. Make a "T" chart similar to the one shown here.
Identify as many descriptions of God as you can.
Make a running list in the left-column as you read.
3. Meditate on what you learn about God's character, nature and attributes.
4. In the right column, write down how you believe God would want you to respond to each description.
5. Throughout the day, focus on living out those responses in all areas of your life; in your words, actions, intentions and thoughts. Commit to living by these right responses instead of your feelings, emotions or sinful desires. (2 Cor. 10:4-5)

For Example:

Psalm 23	
God's character, nature, attributes, etc.	My response
Shepherd	Listen to Him, follow Him
Provider	Trust Him
Leader	Follow Him
Restorer	Bring my hurts to Him
Companion	Do not be afraid // Abide
Banquet-Host	Enjoy His grace towards me
Etc.	