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18510 Branders Bridge Rd., Colonial Heights, VA 23834  
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## Matthew 25:14-30 “The Ultimate Final Exam”

Intro. What was the toughest, most nerve wracking, palm sweating final exam you have ever taken? For a lawyer, it has to be the bar exam. 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 by 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, all that tuition money and years of work would be 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. I certainly do not want anyone who is listening right now to be among those who fail the final exam, and are sent into outer darkness, where there will be weeping and gnashing of teeth. That is the warning of no less a person than Jesus.

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

I believe that if you understand that God owns everything that you have, it will transform how you will live. Notice how this truth is illustrated in this parable. We read about a man who was quite wealthy and went into a far country for an extended stay. And while he was gone, he didn’t want his money to be idle and non-productive. He wanted his money to be invested and make more money. 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” (*huparchonta*) 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 one or more 100 lb. bags of silver. But the main point I want us to see is the fact that he delivered “*his goods*” to them. He did not transfer ownership of the money to his servants. They were stewards or managers of the money, not owners of it. In fact, one of the servants acknowledged in v.25 that the master retained ownership. The man who traveled into a far country represents Jesus Christ. He has indeed been away for a long time. He is waiting in heaven until His second coming. And just as the businessman in our story maintained ownership of all that he entrusted

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<sup>1</sup> MacArthur believes that they may have been employees, not slaves.

to his servants, even so, Jesus Christ is the owner of everything. Everything we have belongs to Him. We are just stewards of it. 1 Cor. 4:7 says, "What do you have that you did not receive?" All that we have ultimately comes from God. That means that every hour of the day ultimately belongs to Him. Every dollar you make belongs to Him. 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. Furthermore, our talents and abilities belong to Him. If you understand that foundational truth, it will make a big difference in how you approach life. Furthermore, 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. If you view what you have as your own, then you will tend to use what you have merely for yourself. But if what you have belongs to God, then you are more likely to use what you have for God, for His kingdom, and for His glory.

Now the second main truth of our parable is found in v.15, and it is this:

## II. GOD IS SOVEREIGN IN BESTOWING OUR RESOURCES

Did you 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 one talent was quite a large sum of money. How would you like to have 100 lbs. of silver? Right now silver is trading at \$25/ounce. That's about \$41,000.

Now who decided what each servant received? It wasn't the servants. The business man alone made that decision. You may think he wasn't being fair in distributing his money, but he did use one criterion for deciding 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 his master's service in the past. The one that received 5 talents had demonstrated the best ability to increase a profit. 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. He didn't trust him as much. 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, all men are created equal in some respects. We were all created in the image of God. We all have an immortal soul. We all have certain God-given rights, such as the right to life. But in many other ways, it is self-evident that 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. One time I heard a piano player who never had a music lesson in his life, and yet he was one of the best piano players I have ever heard!

Now before you were born God didn't come to you and 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 one supernatural ability sovereignly bestowed by God. You don't get to choose your spiritual gift. Some are more gifted than others.

So there is no use complaining that life is not fair. Don't worry that someone else is more talented, gifted, smarter, or better looking than you. If you didn't get many advantages and special abilities, don't worry about it. Be thankful for what you *do* have. God doesn't owe you anything at all. All that you have is a gift of God's grace. Just be faithful over what God has entrusted to you. Besides, I am going to show you a little later that your eternal reward will not be based on what you *have*, but what you *do* with what you have.

Now the 3<sup>rd</sup> main truth that I see in our parable is found in vv.16 & 17:

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

God expects you to take what He has given you and be productive with it. You are to do some good with it. As I said, the businessman did not want his money and property to be idle while he was gone. He wanted to see a profit. That was the whole reason why he entrusted his servants with money to invest.

Now in our parable today, we see two examples of servants who did well at earning a return on their master's investments, and one 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 immediately did what the master expected of them. They went to work and doubled their master's investment, probably in just a year or two. We don't know how they did it. Perhaps one bought and sold land for a good profit. Perhaps the other bought more farm land and the crops produced a good profit.

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. He was just bubbling over with enthusiasm.

Even so, we should make it our goal to give a good return on our Lord's investment of time, talent, and treasure. God has given you everything you have, and He expects you to do some good with it. Make the most of the opportunities that God give you. You probably have in your hand a copy of the Word of God. What a precious possession! Are you sharing the Word of God with others? 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. 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 3 children who have believed in you.” Can you look around at our church and say, “Look, Lord, I see Johnny, Sam, Ralph, Sally, and Sue. They are all here today because I invited them to my church and prayed for them.” We just heard today that Sean had a part in leading David to the Lord and our church. God gives us time, even years of life. Do you spend all your time only on yourself, or do you use part of your time in productive service to

the Lord? Or can you point to many people who have been blessed by the exercise of a musical talent? Are you using your spiritual gift to increase God's kingdom? God has given you possessions, an income. 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." Will you get to heaven some day and have several people come up to you saying, "Thank you for giving to the mission 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, and treasure that He has given to us. What are you doing with the spiritual privileges and resources you have?

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 were not negligent in their duty. They did not fail to work hard at investing their master's money. They were faithful. The master could count on them. That is the key to a life that is well lived.

Even so, you will do well for the Lord if you are faithful or trustworthy to use the resources that the Lord has given you, not just for yourself, but also to build up the kingdom of the Lord. One major requirement for success in the ministry is faithfulness. I suspect that our S.S. Director does not call our teachers each week to make sure they are studying and preparing to teach. We just expect you to be faithful. We expect you to be self-disciplined, and committed. Can God 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? Faithfulness is the key to success in the Lord's work. Will you be faithful to the Lord's work over the long haul, regardless of what earthly response and benefits you receive?

A young soldier lay in an Army hospital dying of the wounds he had received in battle. A chaplain was attempting to comfort him in his last moments. Will you write a letter to my mother?" the boy asked the chaplain. "Tell her that I died happy. Also, write one to my Sunday School teacher," he continued. "Tell her I died as a Christian." The chaplain went back to his office and wrote the two letters. In a couple of weeks, a reply came back from the teacher. "I can't tell you how much your letter impressed me," she wrote. "Just the week before it arrived, I had resigned from teaching my junior boys' class. I had taught it for ten years, and had become discouraged and felt that I just wasn't getting through to the boys." Yet she found out that she had made an impact.

Listen, 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. I have been preaching the Gospel for over 40 years, and I want to be found faithful to the very end. We have other members of this church who have been faithful to serve the Lord over many years, and we recognize one each year with the Faithful Servant Award.

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

Ah, but our story takes a sad turn, for one servant illustrates the fact that:

B. Some Do Nothing – We read in v.18 "he who had received one [talent] went and dug in the ground, and hid his lord's money." 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 protect your money from thieves in those days (cf. 13:44). But the main point was he did nothing. So he is described in v.30 as “unprofitable.” That word (*achreios*) means “useless, good for nothing.” The master entrusted him with \$41,000 and he did absolutely nothing with it! He was not guilty of gross sin. He was not a murderer or a thief. He was simply charged with neglect.

Does that describe you? Do you do nothing for God with the time that he 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 about 20% will volunteer a few hours of the time that God has given them. The apostle Paul said the time would come when men would be lovers of pleasure more than lovers of God. That time has arrived! Do you do nothing with the talent that God has given you? Are you actively serving in a local church? Do you do nothing with the treasure that God has given you? We live in prosperous country. And yet a majority of all professing Christians give little or nothing to the Lord’s work. They act like their money is their own, to do with it as they please. Are you like the servant in v.18, who was unprofitable, good for nothing? Are you wasting your life? Or are you using what God has given you to advance the cause of Christ?

Why do so many people do little or nothing for the Lord? First of all, it is because they are not saved. That is clear to me because Jesus called the man in our story “wicked” in v.26. Then in v.30 you read that the worthless servant was sent to a place that is a description of hell. Also, 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. The apostle James said that faith without works is dead. So if you have a do nothing, give nothing religion, 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.<sup>2</sup> 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 lift 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. They’re lazy, unproductive, good for nothing.

A vacuum cleaner salesman was in someone’s home, trying to sell them a vacuum. The lady 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.”<sup>3</sup>

Even so, there are lazy people in the church. They won’t volunteer or agree to do anything. They won’t serve on a committee or ministry team. They won’t sing in the choir or praise team. They won’t keep the nursery. They won’t come to visitation. Why, some people are even too lazy to get dressed and come to church. Oh, they may listen to some feel-good preacher on TV. 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.” And I tell you, there

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<sup>2</sup> The Greek words for “wicked” and “lazy” rhyme (*ponhre* & *oknhre*).

<sup>3</sup> Terry Voelker, Crystal Lake, Illinois, *Readers Digest*, September 2005, page 227.

is no place in the ministry for lazy people. 2 Tim. 2:15 says, “Be diligent to present yourself approved to God, a worker who does not need to be ashamed, rightly dividing the word of truth.

There’s a third reason why people don’t serve the Lord. It’s because they have a wrong view of the Lord. They have bad theology. 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. Because this man was afraid he might fail, he never tried to succeed. 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. In the final analysis he excused his inaction by blaming his master. Oh, how often people blame others for their own failures!

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. 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 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. Even an 80 lb. weight would be a burden for me, but it is nothing to one of the Olympic weightlifters. 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? Right theology leads to right actions.

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:

#### 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 notice with me the possible outcomes of the ultimate final exam:

A. If You Do Well, You Will Be Rewarded – If you are faithful to serve the Lord, and use what He has given you to advance His kingdom, then 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. A husband or wife should commend their spouse publicly. A teacher may commend a student publicly or vice versa. That is a good reward and 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 believe that His commendation will be just as hearty and generous. I am happy to receive commendation from people at the door who say, “Good sermon.” But the greatest commendation of all will be to hear Jesus say, “Well done, good and faithful servant.” Such commendation will be spoken before millions!

There is another reward spoken of here:

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. They started as servants or even slaves (Gk. *doulos*), but their Lord promoted them to rulers!

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 will not be floating on clouds doing nothing but playing harps. 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 and 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 and treasure. God is just looking for how faithful you are with what He has given you. Where there has been the same faithful work, there will be the same reward. The faithful worker in the nursery can receive just as much reward as the faithful preacher, or the largest contributor in our church. He doesn’t say, “Well done good and successful servant,” but “good and faithful servant.”

Ah, but let us consider:

B. You May Be Rebuked and Removed – 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.<sup>4</sup> 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. Instead of commendation and reward, you will receive:

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

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<sup>4</sup> Heb. 4:13 says, “And there is no creature hidden from His sight, but all things are naked and open to the eyes of Him to whom we must give account.”

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,<sup>5</sup> 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 and dying for our sins on the cross. Can’t we give Him at least a little?

2. Removal – In a surprising twist in the story, the master 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” (cf. 13:12). The Lord strips him of all that he has. He is sovereign. He can do with His talent as He pleases.

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 forever lose the opportunity to gain 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. 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. All that money you have saved up, and all those possessions you have stored up, will be lost to you forever. Don’t waste your money; invest it in the work of God and you will have treasure in heaven for all eternity.

Conclusion: Jesus is coming again. You can’t avoid coming 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 this parable teaches that negligence will be punished, but diligence will be rewarded. And the fact that God will hold us accountable should be a great incentive to do what we must do to ensure a good outcome.

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. You haven’t been diligent in your service to the Lord. 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! Join me in saying to God, “All that I have is yours. I accept what you have given me, whether great or small. Help me, Lord, to take what you have given me, and be diligent and faithful to make the most of what you have blessed me with to build your kingdom. Amen.”

Sources: Albert Barnes, *Barnes’ Notes on the New Testament: Matthew*, accessed through *Online Bible*; Stephen Felker, *Devotional & Explanatory Notes on the Entire Bible* (Col. Hghts, VA: Published by Author), 2006; 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

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<sup>5</sup> This most likely refers to moneychangers. Him him him

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