

“Settling Accounts”
Matthew 25:14-30

- 14** “Again, the kingdom of heaven will be like a man going on a journey, who called his servants and entrusted his wealth to them.
- 15** To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.
- 16** The man who had received five bags of gold went at once and put his money to work and gained five bags more.
- 17** So also, the one with two bags of gold gained two more.
- 18** But the man who had received one bag went off, dug a hole in the ground and hid his master’s money.
- 19** “After a long time the master of those servants returned and settled accounts with them.
- 20** The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’
- 21** “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’
- 22** “The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’
- 23** “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’
- 24** “Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.
- 25** So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’
- 26** “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?’
- 27** Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.
- 28** “ ‘So take the bag of gold from him and give it to the one who has ten bags.
- 29** For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.
- 30** And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

Introduction

A young married couple admitted it was a financial mistake, and it was a big one. After saying “I do” in June of 2003, they found themselves with a sizable chunk of money (sizable to them, anyway). They viewed this money as part of an eventual down payment on a future house. In the meantime, they needed to invest it. At the time, the stock market was languishing in the wake of 9/11. They came in contact with a charming, knowledgeable diamond wholesaler. He was very optimistic about the investment potential of

small, sparkling rocks.

And so, in spite of the advice of their parents and other financially sound naysayers, they purchased a lovely 1.07 carat, museum-quality diamond. They marveled at it for several days, delighting in its brilliance. Then they hid it under the bathroom sink in the middle of a roll of toilet paper (right, like what thief would ever check there?).

Two long, stressful years later, they had to sell it. They got about half of what they had paid for it online to an estate liquidator. They said, “It was our first financial mistake. It was also our first big lesson on the consequences of poor stewardship.”

In Matthew 25, Jesus offers three parables as he looks toward his coming again, the second advent: The Parable of the Ten Virgins, The Parable of the Sheep and the Goats, and here, the Parable of the Talents or The Bags of Gold. These stories are not about everyone listening to Jesus’ teaching; nor are they about criticizing the scribes and Pharisees. Matthew 25 is about believers and how they live out their faith.

So, then, church - what to do with God’s stuff between Jesus’ first advent and his return, from the time Jesus entrusts us with the new life of faith to when he comes back at the end of history or at the end of this mortal life. Since the time you were won to faith in Jesus Christ, have you been hiding your faith or using it for the increase of God’s kingdom?

I. Five Plus Five, Two plus Two

Jesus said, “Again, the kingdom of heaven will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey.”

“Going on a journey” – Jesus starts off with the common experience of the boss going on an extended business trip and leaving the home office to three levels of his employees.

Did you notice how each one is given initiative and responsibility according to each one’s ability. Every person here this morning plays an important part in the kingdom of heaven, God’s rule and reign in our lives and for the world around us. And, Jesus then calls us to take initiative and responsibility. Not only are we saved by grace from sin and death; we are saved by grace for service as well.

Paul and Peter wrote to the early churches about this in Romans 12, I Corinthians 12, Ephesians 4, and I Peter 4. God’s word says, “There are different kinds of gifts, but the same Spirit distributes them. There are different kinds of service, but the same Lord. There are different kinds of working, but in all of them and in everyone it is the same God at work. Now to each one the manifestation of the Spirit is given for the common good” (that’s in I Corinthians 12). “Each person is given something to do that shows who God is: Everyone gets in on it, everyone benefits. All kinds of things are handed out by the Spirit, and to all kinds of people! The variety is wonderful” (The Message Bible).

“To one he gave five talents or bags of gold, to another he gave two bags, and to another one bag, each according to his ability. Then he went on his journey.” A talent was the largest unit of accounting in Greek money. It was equivalent to a lifetime’s wages. Today, a talent would equal almost \$2 million. Each servant is entrusted with a great deal of the master’s money.

Ten-year-old Jackson Rogers raised enough money to put up a house for the homeless. This young entrepreneur took on a fund-raising project for Habitat for Humanity when he accepted \$100 from his pastor at his Presbyterian church. “My pastor gave me a hundred dollars and told me to do something good to help someone.” Members of the church were told to take and use the money for good and then report on what they did.

Jackson knew he wanted to help a homeless family. But he wasn’t sure how to do that, so he asked his dad. They came up with was a letter-writing campaign asking for donations to raise \$50,000 to build a house through Habitat. Jackson wrote a letter in his own handwriting on notebook paper. “I used the hundred dollars to buy stamps and paper,” he said. He sent out letters to friends and family.

One woman passed his letter on to several of her friends and colleagues. Soon, people from Tennessee, Virginia, and Idaho were sending in checks. 170 people responded by giving a total of \$43,000. And, when the congregation learned this faithful servant was \$7,000 short of his goal, people chipped in the rest. Jackson’s mother said, “A little person can do something really good. You don’t have to wait to be an adult.”

“The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more... After a long time, the master returned and settled accounts with them. ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’” Five plus five, two plus two.

Notice that the master didn’t say, “Well done, good, fantastic and flashy servant.” The Lord wants good and faithful servants. Someone said, “A parent who cares faithfully for a child or a child who cares faithfully for an elderly parent, in complete obscurity and in seeming insignificance will be given accolades at the Judgment.”

II. One Plus Zero

“But the man who had received one bag went off, dug a hole in the ground and hid his master’s money... ‘You wicked, lazy servant! So, you knew that I harvest where I haven’t sown and gather where I haven’t scattered seed? You should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.’ One plus zero isn’t what God has in mind for your life or mine.

Before going to Europe on business, a man drove his Rolls-Royce to a New York City bank to ask for a loan of \$5,000. The loan officer requested collateral. The man said, “Here are the keys to my Rolls-Royce.” The loan officer had the car driven into the bank’s underground parking for safekeeping and gave the owner \$5,000.

Two weeks later, the man walked into the bank and asked to settle up his loan and get his car back. “That will be \$5,000 in principal and \$15.40 in interest.” The man wrote out a check, got up, and started to walk away.

“Wait sir,” the loan officer said. “While you were gone, I found out you’re a millionaire. Why in the world would you need to borrow \$5,000?” The man smiled. “Where else could I safely park my Rolls-Royce in Manhattan for two weeks and only pay \$15.40?”

The one-talent servant had a misconception about his master. “The servant given one valuable bag of gold 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.” Not because he had his money back but because his servant didn’t even try to use it for the good of the company.

What is your concept of God? A harsh, stingy boss? Or a kind, grace-affirming Lord? Your “talent” is whatever the Lord gives now and will ask about later.

We are beginning the annual stewardship campaign. This week you will receive a draft budget for the 2019 ministry year. The financial needs for being a church here at 1st Pres are substantial. Through the giving, the investing of his people every year, the Lord provides all that is needed to do the work he calls us to do as his church.

Two weeks ago, Pastor Chris preached on the Parable of the Soils. The beaten down path, the rocky ground, weeds and thorns, or good soil. Then and here, Jesus tells his disciples that “Whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them.”

Conclusion

Remember the young married couple. Remember ten-year-old Jackson. Remember the creativity of the Rolls Royce owner.

Here we are today. We have been given this beautiful building and the resources to expand the Lord’s business. We can gather here for worship. We can preach the word and teach biblical truths. We can grow Christian friendships. And we can reach into the community with the love and compassion of Christ. So, what are you, what am I doing with God’s stuff? Invest or bury?

Let us pray together.

