

# Use Your Talents Wisely

**Intro:** There is the story of an elderly woman who died all alone. The few people who got close enough to her to know how she lived described her life as pathetic. Most people felt sorry for her because they were certain that she did not have enough money to live any better. Her clothes were old and well-worn. She had very little food in her house. Often she ate out of garbage cans, or else ate the cat food that she had for her many feline friends. Her house was filled with filth. Papers were scattered everywhere. She was a packrat, never disposing of anything. When she died, no one knew it for a long time. Some of her neighbors finally realized they had not seen her for several days and went to investigate. Her frail body had already begun to decompose. In the process of cleaning out her house, thousands of dollars were found stuffed in various places throughout the house. This poor woman had a small fortune stored in her home, and she lived like a pauper. She buried her wealth, and it did not do her or anyone else any good. She could have invested it and had even more money to provide for herself or to help other people. But it stayed hidden in the house.

Have you ever looked at Bill Gates (wealthiest man in the world), or Warren Buffett (another of the riches men), or Larry Ellison (Chairman of Oracle, and another of the riches men) or others like them and think what good you could do if you had their money? That is not the right question, we should be asking, "What am I doing with what God has given me now?" Consider Paul's statement in 2 Cor. 8:12 "For if there be first a willing mind, *it is* accepted according to that a man hath, *and* not according to that he hath not." We will not be held accountable for what Gates, Buffett, or Ellison possess, but we will give an account for how we handle what we do possess. For our study in this lesson let us consider the parable of the talents; Mat. 25:14-30.

## **I. THE SETTING.**

### **A. Mat. 24.**

1. Jesus answers the apostles question about the destruction of Jerusalem and signs preceding it; Mat. 24:3-35.
2. Jesus tells them of the second coming and the destruction of the world; Mat. 24:36-44.
3. He then gives a series of parables to explain how we should act while waiting for his return.

### **B. Parable of the wicked Servant.**

1. Mat. 24:45-51.
2. The wicked servant was lost for his own sinful conduct.
3. Lesson is that we can be deceived about His coming and live sinful and be lost.

### **C. The Ten Virgins.**

1. Mat. 25:1-13
2. 5 wise virgins and 5 foolish virgins
  - a. The wise made preparations for the bridegrooms coming.
  - b. The foolish did not prepare properly, did not have enough oil for their lamps.
3. When the bridegroom came at midnight, the foolish virgins lamps went out.
  - a. They had to go in search of oil.
  - b. While gone, the bridegroom came.
  - c. The door was shut and they were left out.
4. The lesson is that we must prepare properly and always be ready.

### **D. The Parable of the Talents.**

1. Mat. 25:14-30

2. Jesus had taught to watch and pray for His return and the previous parable the virgins were just waiting.
3. To prevent some from concluding that all one must do is to sit and watch the skies, Jesus gives this parable.
  - a. It is not enough to watch and wait.
  - b. We must be busy in the Master's service.
4. This is not the same parable as the Parable of the Pounds (Luke 19:11-27) as some think.
  - a. The location of giving it is different.
  - b. The Master's position is different (in the Pounds He is going to receive a kingdom; here a householder charging his servants).
  - c. The duration of the absence is different.
  - d. The amount given is different.
  - e. The rewards and punishments given are different.

## II. THE PARABLE.

### A. The 2 parables in Matthew 25 are called kingdom parables because they discuss what the kingdom shall be like.

1. The church is called:
  - a. The kingdom of God.
  - b. The kingdom of Christ (God's dear Son).
  - c. The kingdom of heaven.
2. The reason for the different designations.
  - a. The kingdom belongs to God but He has appointed His Son to rule over it.
  - b. Acts 2:22-36
  - c. 1 Cor. 15:25-27 "For he must reign, till he hath put all enemies under his feet. <sup>26</sup>The last enemy *that* shall be destroyed *is* death. <sup>27</sup>For he hath put all things under his feet. But when he saith all things are put under *him*, *it is* manifest that he is excepted, which did put all things under him."
  - d. Col. 1:13 "Who hath delivered us from the power of darkness, and hath translated *us* into the kingdom of his dear Son:"
  - e. It is called the kingdom of heaven because that is where the king rules.
3. Christians are not waiting for a kingdom but waiting for the Lord to take his citizens to heaven for eternity.
  - a. 1 The. 4:13-18 "But I would not have you to be ignorant, brethren, concerning them which are asleep, that ye sorrow not, even as others which have no hope. <sup>14</sup>For if we believe that Jesus died and rose again, even so them also which sleep in Jesus will God bring with him. <sup>15</sup>For this we say unto you by the word of the Lord, that we which are alive *and* remain unto the coming of the Lord shall not prevent them which are asleep. <sup>16</sup>For the Lord himself shall descend from heaven with a shout, with the voice of the archangel, and with the trump of God: and the dead in Christ shall rise first: <sup>17</sup>Then we which are alive *and* remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the Lord. <sup>18</sup>Wherefore comfort one another with these words."
  - b. Eph. 5:27 "That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish."

### B. The householder.

1. He is traveling to a far (another) country.
  - a. He went to heaven to sit at God's right hand and reign.
    - (1) Acts 2:21-36

- (2) Eph. 4:8-10 “Wherefore he saith, When he ascended up on high, he led captivity captive, and gave gifts unto men. <sup>9</sup>(Now that he ascended, what is it but that he also descended first into the lower parts of the earth? <sup>10</sup>He that descended is the same also that ascended up far above all heavens, that he might fill all things.)”
  - b. He will return in the clouds.
    - (1) Acts 1:11 “Which also said, Ye men of Galilee, why stand ye gazing up into heaven? this same Jesus, which is taken up from you into heaven, shall so come in like manner as ye have seen him go into heaven.”
    - (2) 1 The. 4:17 “Then we which are alive *and* remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the Lord.”
    - (3) Rev. 1:7 “Behold, he cometh with clouds; and every eye shall see him, and they *also* which pierced him: and all kindreds of the earth shall wail because of him. Even so, Amen.”
  2. Jesus was preparing His apostles for his departure which would come in a few days.
  3. He would be gone a long time.
    - a. Mat. 25:19 “After a long time the lord of those servants cometh, and reckoneth with them.”
    - b. Jesus did not teach, as some have supposed, that He would return immediately.
    - c. We should be prepared for He could come at any time and we should live with the second coming in mind.
- C. He delivered them his goods.**
1. This is the principle of stewardship.
  2. God owns everything (even us; our time, talents, material goods, and our very lives).
    - a. Psa. 24:1 “The earth *is* the LORD’S, and the fulness thereof; the world, and they that dwell therein.”
    - b. Psa. 50:10-11 “For every beast of the forest *is* mine, *and* the cattle upon a thousand hills. <sup>11</sup>I know all the fowls of the mountains: and the wild beasts of the field *are* mine.”
  3. We are simply to use God’s possessions properly.
    - a. 1 Cor. 4:2 “Moreover it is required in stewards, that a man be found faithful.”
    - b. 1 Pet. 4:10 “As every man hath received the gift, *even so* minister the same one to another, as good stewards of the manifold grace of God.”
  4. We will give account of how we have used what He has placed under our care.
    - a. Rom. 14:12 “So then every one of us shall give account of himself to God.”
    - b. 2 Cor. 5:10 “For we must all appear before the judgment seat of Christ; that every one may receive the things *done* in *his* body, according to that he hath done, whether *it be* good or bad.”

### III. THE DISTRIBUTION OF THE TALENTS.

#### A. The Master calls his servants in and distributes his goods to each.

1. He gives according to their abilities.
  - a. Mat. 25:15 “And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.”
  - b. 1 Cor. 12:18 “But now hath God set the members every one of them in the body, as it hath pleased him.”

2. God has given to each person some natural abilities which can be increased with use (exercised).
  - a. Rom. 12:6-8 “Having then gifts differing according to the grace that is given to us, whether prophecy, *let us prophesy* according to the proportion of faith; <sup>7</sup>Or ministry, *let us wait on our* ministering: or he that teacheth, on teaching; <sup>8</sup>Or he that exhorteth, on exhortation: he that giveth, *let him do it* with simplicity; he that ruleth, with diligence; he that sheweth mercy, with cheerfulness.”
  - b. While we are not in control of what gift we possess, we can take advantage of the opportunities God gives us and use the gift He has given to its greatest use.

**B. The more given, the more we are accountable for.**

1. Ability plus opportunity equals responsibility.
2. We living in the United States have great ability (God has given to us greatly).
3. We have received generously, we must give generously; Mat. 10:8 “Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give.”

**C. Talents**

1. It is understood as a unit of money.
  - a. It was a unit of measure or weight.
  - b. The value of the coin would depend on its weight.
  - c. While we cannot determine the exact amount of money this was, it was a substantial amount.
2. In this parable, talents also represent abilities or skills.
3. The servants represent members of the church.
  - a. Every member has some ability.
  - b. Some have more ability than others, but everyone has some.
  - c. There are no “no talent” person.
4. There is individual responsibility for different degrees of ability.
  - a. The master did not place more responsibility upon them than they were able to bear.
  - b. Each was given the same opportunity to use his talent.
  - c. While not told how to use them, they were expected to use them wisely.
  - d. He did not expect the same result from each one.
    - (1) The one with 5 gained 5.
    - (2) The one with 2 gained 2.
    - (3) While different amounts, both received the approval of the master.

**IV. THE USE EACH SERVANT MADE OF HIS TALENT.**

**A. The Five Talent Man**

1. Mat. 25:16 “Then he that had received the five talents went and traded with the same, and made *them* other five talents.”
2. *Trade* implies carrying on transactions for a long period of time, not instant success.
  - a. He eventually showed a 100% return on his investments.
  - b. We are conditioned to want instant gratification, not waiting on anything or anyone.

**B. The Two Talent Man.**

1. He did not sit and complain because someone else received 5 talents.

2. He went to work and was faithful in what he had received and also received a 100% return.
3. Mat. 25:17 “And likewise he that *had received* two, he also gained other two.”

**C. The One Talent Man.**

1. He was faithless instead of faithful, burying his talent in the ground.
  - a. This was a simple and sensible way to protect things of value.
  - b. Mat. 13:44 “Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field.”
2. He was condemned by his master.
  - a. Mat. 25:26 “His lord answered and said unto him, *Thou* wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:”
  - b. He had failed to use what the master had given him.
  - c. He was not guilty of any grievous sin, he simply failed to use what God had given him.
  - d. If he had just used the talent, he would have been commended by the master.
3. Why did he make such a mistake?
  - a. A lack of faith and trust in the goodness of the master.
    - (1) Mat. 25:24 “Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed:”
    - (2) He did reap where he had not sown, but he did not admit to being a hard man.
    - (3) The other 2 servants did not serve out of fear, but out of love; 1 John 4:8 “He that loveth not knoweth not God; for God is love.”
  - b. A lack of faith in his master.
    - (1) He was afraid; Mat. 25:25 “And I was afraid, and went and hid thy talent in the earth: lo, *there* thou hast *that is* thine.”
    - (2) Possibly of losing the talent, or his master, or of the punishment that would come.
    - (3) 1 John 4:18 “There is no fear in love; but perfect love casteth out fear: because fear hath torment. He that feareth is not made perfect in love.”
  - c. A lack of faith in his own ability.
    - (1) The master had faith in him, whether he did or not.
    - (2) The one talent was not a measure of worth, but the master’s knowledge of his ability.
    - (3) But he did not trust himself.

**D. Some Christians claim they are one-talent men.**

1. Thank God for the one talent.
2. Put that one talent to work, and you might gain many more.

**V. THE DAY OF ACCOUNTING.**

**A. Christ will come again.**

1. While He might have delayed His coming, He will come; 2 Pet. 3:3-4, 10 “Knowing this first, that there shall come in the last days scoffers, walking after their own lusts, <sup>4</sup>And saying, Where is the promise of his coming? for since the fathers fell asleep, all things continue as *they were* from the beginning of the creation...<sup>10</sup>But the day of the Lord will come as a thief in the night; in

the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up.”

2. When He comes it will be quickly (the manner of His coming); Rev. 22:7, 12, 20 “Behold, I come quickly: blessed *is* he that keepeth the sayings of the prophecy of this book....<sup>12</sup>And, behold, I come quickly; and my reward *is* with me, to give every man according as his work shall be....<sup>20</sup>He which testifieth these things saith, Surely I come quickly. Amen. Even so, come, Lord Jesus.”

### B. Then the judgment.

1. Heb. 9:27 “And as it is appointed unto men once to die, but after this the judgment:”
2. Acts 17:31 “Because he hath appointed a day, in the which he will judge the world in righteousness by *that* man whom he hath ordained; *whereof* he hath given assurance unto all *men*, in that he hath raised him from the dead.”

### C. When the master returned.

1. The 5 talent man was rewarded.
  - a. Mat. 25:21 “His lord said unto him, Well done, *thou* good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”
  - b. His attitude of goodness and faithfulness resulted in faithful service.
  - c. He was rewarded with greater responsibility.
  - d. Those who serve faithfully will receive more opportunities for service.
2. The 2 talent man was rewarded.
  - a. Mat. 25:23 “His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”
  - b. He only returned with 4 talents, not 10 as the 5 talent man, but received equal commendation.
3. The one talent man was rebuked.
  - a. Mat. 25:26-30 “His lord answered and said unto him, *Thou* wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: <sup>27</sup>Thou oughtest therefore to have put my money to the exchangers, and *then* at my coming I should have received mine own with usury. <sup>28</sup>Take therefore the talent from him, and give *it* unto him which hath ten talents. <sup>29</sup>For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. <sup>30</sup>And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.”
  - b. He was condemned for not even trying.
  - c. Adage: “Can’t never could and never will”
  - d. He was selfish with what he had, but also indifferent to the needs of others.
    - (1) He wanted to keep what he had.
    - (2) He refused to think of his master’s best interest.
  - e. He not only lost his talent, but also his soul in the life to come.

## VI. LESSONS LEARNED.

### A. God will not hold us accountable for what we do not have, only what we do have.

1. It is not what you would do if you had such and such.
2. It is what are you doing with what you have.
3. Before we are given greater talent, responsibility, or material wealth, we must first prove that we are faithful with what we presently have.

### B. There is only one spiritual kingdom created by God.

1. That kingdom is the church.

2. Christ is presently ruling over it.
- C. Many refer to natural gifts or abilities as spiritual gifts which they are not.**
1. Spiritual gifts were miraculous powers.
    - a. Miraculous powers came directly from God upon the apostles and the household of Cornelius (Acts 2, 10), or by the laying on of the hands of the apostles (Acts 8).
    - b. Miracles have ceased.
  2. Miracles were for the purpose of confirming the word of God.
    - a. Mark 16:20 “And they went forth, and preached every where, the Lord working with *them*, and confirming the word with signs following. Amen.”
    - b. Heb. 2:3-4 “How shall we escape, if we neglect so great salvation; which at the first began to be spoken by the Lord, and was confirmed unto us by them that heard *him*; <sup>4</sup>God also bearing *them* witness, both with signs and wonders, and with divers miracles, and gifts of the Holy Ghost, according to his own will?”
    - c. Since we have the completed revelation of God’s Word, there is no need for miracles.

**Conclusion:** Are you using that which God has given unto you in a way that pleases God?