

Faithfulness in the New Year

Matthew 25:14-30

Michael Felkins

Grand Avenue Baptist Church

Ames, Iowa

January 5, 2025

As we begin the New Year, we will study one of the more *complex parables* that Jesus told. We last covered Matthew 25:1-13 at the end of November. It's been a few weeks since we have been in Matthew. So, let's do a quick review to remind ourselves where's what we have covered. In Matthew 24:36-51, Jesus taught how we should wait for His return. He wants His disciples to understand that He could return anytime, so they must stay awake and ready because He may return sooner than we expect.

In Matthew 25:1-13 in the Parable of the Ten Virgins, we learn that Jesus' return may be later than we expect, so as His disciples, we must remain *vigilant* while we wait, perhaps even for a long time.

Now, in vv. 14-30 and the Parable of the Talents, Jesus answers the question: *What do we do while we wait? Do we get our lives in order and then do nothing?* Think about it: once you're born again, do you just sit back and enjoy the view and take it easy until the end of your life?

Here's how the two parables fit together. The Parable of the Ten Virgins taught that we should be *vigilant* while we wait. Now, the Parable of the Talents calls us to be *diligent* while we wait. Jesus' point in this parable is one of the main themes we find in James' letter to the churches. Brothers and sisters: *Genuine faith in Jesus is faith that works. It is faith that is faithful to Jesus that overflows with good works. The disciple with true faith in Jesus puts to work the gifts that have been entrusted to him/her. So, while we wait for Jesus to return, we are faithful with the gifts He has entrusted to us.*

Let's work through the parable of the talents. This parable breaks down into two main scenes. The first scene is vv. 14-18. In it, the master gives gifts to his servants. The second scene is vv. 19-30, where the master settles his accounts with his servants. Verses 19-30 has *two smaller vignettes*. The *first vignette* is vv. 19-23, we find the rewards given to the faithful. The *second vignette* is vv. 24-30 where we see the judgment of the unfaithful servant.

Let's work through the parable scene by scene. We will make some applications along the way. Then, at the end, we will pull the message together with some final applications.

Verse 14 begins by helping us make the connection to the previous parable. Listen to it again:

For it will be like a man going on a journey, who called his servants and entrusted to them his property.

The phrase "*For it will be*" is the connecting phrase. It connects this parable to the previous parable, so we know these two Kingdom parables go together. Verse 1 reads:

"Then the kingdom of heaven will be like"

In v. 14, Jesus continues to tell His disciples what the Kingdom of Heaven will be like.

Before we get into the meat of the parable, I want to define the word *talent*. This is the keyword in the parable, and we must understand what Jesus means by using this particular word.

When the master left, he called his servants and entrusted them with his property, expecting they would diligently put it to good use while he was away. Jesus used the word *talent* to illustrate the master's entrusting of his property to his servants.

In that day, a *talent* was a unit of weight and represented a considerable amount of money. Scholars are all over the map regarding the value of a *talent* in Jesus' day. Dr. Don Carson, professor of theology at Trinity

Evangelical Divinity School in Chicago, says one talent was worth “*perhaps three hundred thousand dollars.*” We don’t really know its exact monetary value, but the bottom line is that it was an enormous amount of money.

Yet, the word *talent* is about more than money. It is a literary device meant to teach us something about handling the gifts God gives us as His children. Nineteenth-century scholar and pastor J. C. Ryle correctly wrote:

Anything whereby we may glorify God is ‘a talent.’ Our gifts, our influence, our money, our knowledge, our health, our strength, our time, our senses, our reason, our intellect, our memory, our affections, our privileges as members of Christ’s Church, our advantages as possessors of the Bible – all, all are talents.¹

So, talent is money, financial resources, or even property. Yet, for the application of this parable to Jesus’ disciples, it has a symbolic meaning as well. It can also be gifts of knowledge, health, strength, time, intellect, advantages, opportunities, our vocations, natural abilities, and even spiritual gifts such as teaching, mercy, healing, kindness, gentleness, administration, wisdom, and so on and so forth.

So, *talents* symbolize more than money but not less than money, wealth, and resources. Here’s the deal: Jesus was teaching about more than making money. This was not a spiritual-economic theory class or a Dave Ramsey course on money matters. However, let’s be careful not to go too far too fast and say that this doesn’t apply to money. It does apply to money and all the spiritual gifts and abilities God gives His disciples.

Now, with this idea of a *talent* defined for us, let’s read vv. 15-18 again:

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.

So, the master goes away and gives his servants *his* resources, abilities, or wealth. They don’t know how long he will be gone, but he doesn’t leave them empty-handed, with nothing to do or no resources.

So, think of Jesus preparing His disciples for His crucifixion, burial, resurrection, and ascension in the Gospels. He told them that after He left, He would send the Holy Spirit to guide them in all truth and wisdom. This promise was not only for those disciples who traveled with Him but also for all Jesus’ disciples who would believe the gospel in the future. The Apostle Paul tells us that with the indwelling Holy Spirit comes the gifts of the Spirit, but not all are given the same gifts or to the same degree.

So, to one servant, the master gave five talents; to another, he gave two; and to the third, he gave one. The one who had been given five talents went and made five more talents. The one with two talents went and made two more talents. Finally, the servant who had been given a single talent dug a hole and hid his talent.

These are just some quick principles regarding this first scene. First, *God is the master who entrusts His gifts to His servants*. He is the sovereign gift-giver and gives to the degree He pleases.

Here’s the deal: If you believe you have been given many gifts, you have these gifts not because God looked at you and saw that you *deserve* more than others. You misunderstand this parable.

God has entrusted you with His gifts according to *the ability He gave to you*. He gave you the ability, and He entrusted His gifts to you. It was what He wanted to do. He didn’t look at you and say:

Wow! This person deserves more than others. So, I will entrust more to him/her.

¹ J. C. Ryle, *The Crossway Classic Commentary: Matthew*, 242.

The ability He gave you is a gift of grace, and the gifts He gave you are gifts of grace. This means there is nothing in you that should make you say that you deserve the gifts that have been given to you. If you have more ability, that is because God, by His grace, gave you your ability in order for you to use the gifts He gave you.

Charles Spurgeon said:

We may rest assured, if we are the Lord's servants, that he has bestowed upon us as many talents as we can rightly use, and quite as many as we shall be able to account for when he returns.

This means that when you consider the gifts given to you, you should be very humble and thankful and realize that you don't deserve anything given to you. You didn't earn it.

Likewise, if you notice some of God's servants seem to have more gifts than you—you should not be jealous. You should not envy others' gifts and talents. Simply be humble and thankful for whatever He has given you.

The great Reformer John Calvin once said:

There are three keys to the Christian life. First is humility, second is humility, and third is humility.

If you are prideful and arrogant about your gifts and believe you earned them or deserved them, or if you are envious of others' gifts, then pray for the gift of humility. Confession and repentance with the gift of humility will remedy either of these sins in your life.

Second, the implication of the master giving gifts and resources to his servants is that they used those gifts to build the master's kingdom—not their own. This is a Kingdom Parable; therefore, the application is for the building of Jesus' Kingdom.

God is the Owner of our resources, and we are simply stewards of all He has given us. We are servants of God and stewards of his property. All your money, belongings, work, skills, abilities, time – everything you have comes from God and belongs to God, and therefore we must give an account to Him for how we have invested in His Kingdom.

This leads us to the second and last scene of the parable in vv. 19-30. As I told you earlier, this last scene breaks down into two parts—*reward and judgment*. I believe I know what you are thinking here,

"Another text on judgment! Really!"

You have to remember we are still in the Olivet Discourse and Jesus is talking about the signs of the end of the age and His return since the beginning of Matthew 24. So, yes, another text on judgment.

First, let's consider the rewards for the righteous servants in vv. 19-23. Look at v. 19:

Now after a long time the master of those servants came and settled accounts with them.

In v. 19, the master returned to settle accounts with his servants. We should understand this to picture Jesus' return as King and everyone coming before Him giving an account of their lives.

In vv. 20-23 is the reward of the faithful servants.

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.'*

Jesus uses parallelism to describe the rewards given to faithful servants. Both the first and second servants receive the same reward. Jesus is teaching us that He values *faithfulness* rather than *accomplishments*. The master says to both,

"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."

Let's consider the three rewards the master gives the faithful servants. First, he gives them *praise-filled approval for a job well done*. We all love encouragement, don't we? Honestly, we all need encouragement, and we should encourage others. We live in such a negative world that can suck the life out of us.

Here's what we need to remember: because of the work of Jesus on our behalf, we have the approval of God. Jesus earned our approval before God. This is a wonderful gift and reward.

As wonderful as it is when someone encourages us and gives us their approval, we must be careful that we don't become addicted to their approval and the constant encouragement of others. We need encouragement from others, but it should never be the true source of our approval and encouragement. That comes from God alone. Don't confuse these two types of approval.

We should know and be confident in God's love and approval because of Jesus's life-changing work in our hearts and lives. We live in a very negative world where people are constantly critical.

Here's the deal: It is very easy to become discouraged in life. Sometimes, we get to the point in our discouragement where we turn inward so that we constantly look negatively at ourselves. We will constantly talk to ourselves and tell ourselves how big a failure we are. This is a real temptation.

Nineteenth-century Scottish pastor Robert Murray M'Cheyne said:

Learn much of the Lord Jesus. For every look at yourself, take ten looks at Christ. He is altogether lovely. Such infinite majesty, and yet such meekness and grace, and all for sinners, even the chief! Live much in the smiles of God. Bask in His beams. Feel His all-seeing eye settled on you in love, and [rest] in His almighty arms.

So, when you're navel-gazing in your own misery, look to Jesus in prayer and the word of God. Sing songs that remind you of the gospel and of the love and grace of Jesus.

Remember, Jesus gave His life for you because of the joy that was set before Him. You and your salvation are the joy that was set before Him. Jesus loves His children. Then remember that one day, Jesus will return, and He will reward you with the words,

"Well done, my good and faithful servant."

This is the first reward to look forward to as one of Jesus' disciples.

The second reward is more responsibility in the future Kingdom. Jesus says,

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

I don't know what the Lord will have us working on in the future Kingdom of Heaven, but it seems we will have responsibilities. 1 Corinthians 6:3 says,

Do you not know that we are to judge angels?

It seems that our faithfulness with the Lord's gifts in this life impacts the degree of responsibility in the next. As one commentator said,

"Christ knows no idle life, not even in the kingdom of heaven."

So, the second reward is more responsibility in the Kingdom of God that is to come.

The third reward is to enter into the Lord's joy. Jesus doesn't say,

"My good and faithful servant enter into the joys of Heaven." Nor does he say,
"Enter into the joy that you have earned."

Instead, he says,

Enter into the joy of your master.

Jesus wants us to enter into His joy! It is the joy that was set before Him when He died to save you. It is the joy of the Marriage Supper of the Lamb. It is the joy of the feast with the Bridegroom. It is the joy that you are His great inheritance.

This also means that whatever work we do in the future Kingdom of God will be joyous work. We won't dread our work. Our work won't be corrupted by the curse of sin but will be blessed by the joy of our King.

Finally, vv. 24-30 concludes the parable with the judgment of the wicked, lazy servant. In vv. 24-25, we hear what the servant said as he stood before his master to give an account of what he did with his talent. He said:

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.

This servant seems to talk like a spiritual man who uses good reason for his actions. He acknowledges Jesus as *master or lord*, but Jesus never was his *master or lord*. This servant in vv. 23-30 is the same servant in Matthew 7:21-23.

Remember what Jesus said about this kind of servant at the end of the Sermon on the Mount?

"Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but the one who does the will of my Father who is in heaven.²² On that day many will say to me, 'Lord, Lord, did we not prophesy in your name, and cast out demons in your name, and do many mighty works in your name?'²³ And then will I declare to them, 'I never knew you; depart from me, you workers of lawlessness.'

When you consider the words of the wicked servant you realize that he never truly knew Jesus as his King at all.

He sees Jesus as a hard, harsh, or even mean Master. He believes Him to be merciless or cruel in character and to act unjustly toward His servants. He demands a harvest from a field where no seed has been sown. It is as if He is saying,

Oh, Lord, you're such a sovereign master, an unmoved mover, that whatever I did with this talent wouldn't matter to you anyway, so I did nothing.²

He has cloaked his laziness behind super spiritual God-talk and excuses. He fears God, but it is an unbeliever's fear. It is not the fear of a true disciple who loves, respects and is in awe of God.

The wicked servant is like Adam and Eve after they sinned in the Garden of Eden. He blames God for his situation. He rationalizes his sin by accusing God of unprincipled character and unrealistic expectations.

Therefore, the master takes his talent from him and pronounces the final verdict in vv. 26-30:

'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

² Douglas O'Donnell, *Preaching the Word: Matthew*, 744.

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.'

What we find in the wicked servant is the sin of omission. It is the sin of doing nothing with God or for God. It is ignoring God. It is the sin of doing nothing with the gifts, privileges, and resources that God has given.

Friends, there is no neutrality in this parable. You can't say,

"Well, I just didn't do anything for or against God. I was indifferent to Him. I'm in the neutral group."

Friend, there is no neutral group. Jesus says in the Gospels that you are either for Him or against Him. This so-called *indifferent position* is a myth and a lie from the devil. Not to decide is to decide, and it is a punishable offense. It is unfaithfulness with what you have been given, and that unfaithfulness begins with not obeying the Master's call to believe the gospel of Jesus Christ.

The punishment for the wicked servant is threefold, just like the reward. The servant received *no praise from God* but was condemned. He received *no further work or responsibility from God*. Finally, *he lost all opportunity for future joy*.

The judgment in v. 30 matches the judgment of unbelievers in Matthew 24:50-51, 25:10-13, and 25:46. It is the judgment that unbelievers receive. So, while this parable is about using the gifts God gives us as Christians, the first gift is the ultimate gift—Jesus.

When you are born again by the Holy Spirit of God, your heart changes. You can't be indifferent to Jesus. You love Him and desire to serve Him by using the gifts He has given you to serve others. The Apostle Paul wrote in Ephesians 2:8-10,

For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, ⁹ not a result of works, so that no one may boast. ¹⁰ For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.

The gifts God gives us are blood-bought gifts. Jesus, by His life, death, and resurrection, purchased the talents that the Spirit of God gives to us. The Apostle James says every good gift comes down from the Father of Lights.

So, let's pull this all together with some final application.

First: What are you doing with what God has given you? It is right for Christians to evaluate how they have used the gifts and resources God has given them. It is good to plan to make good and even better use of them in the next year. I hope you are planning to build up your investment in God's Kingdom in 2025.

Evaluate your discipleship and spiritual growth. How can you grow in your knowledge of Scripture? Perhaps you can read the Bible through this year or, memorize Scripture or journal about what you read and pray. Perhaps may read slower for meditation and comprehension. Perhaps you can participate in the one-to-one discipleship we planned for the spring. How can you grow your prayer life? How can you improve your physical and spiritual life in the next year? Can you give more financial support to your local church next year?

Second: Are you making excuses to keep from using your gifts and resources for God's Kingdom? We are all tempted to put off until tomorrow what we should be doing right now. Do you put off giving to the church because you think you don't have much money? Perhaps you start small and begin giving. Perhaps you need to

reorder your finances so you can give to the church or missions. You see, it may not be that it is not a lack of financial resources but that your finances are out of order.

What excuses do you make that keep you from growing spiritually? Perhaps you are putting off discipleship because you think you don't have time because you're too busy with other things. You might need to reorder your priorities so that you clear time on your calendar to include one-to-one discipleship.

Perhaps you're neglecting serving in the church because you don't want to complete our church membership. Yes, you have to be a member of Grand in order to serve in almost all of our ministries. We emphasize church membership at Grand because it is important and biblical.

We want you to covenant with us as we serve God together, and church membership is part of that. Friends, church membership is just good discipleship. Why don't you sign up for our membership class on January 26?

Friend, to refuse to make changes in your life to make better use of the gifts God has given you is to look at the joy that is set before you and reject it. It is to say to the joy God is offering you.

Listen, the point of this parable is both beautiful and severe. Jesus wants you to see the joy that is set before you when you spend your gifts and resources on Kingdom purposes. On the other hand, Jesus intended the warning of this parable to have a horror-story-type effect for a reason. It is meant to shock us and wake us up so that we will spend our time, talent, and treasure on Kingdom pursuits.

Don't hear what I'm not saying. I'm not saying it is wrong to take a family vacation or provide good things for your family's needs. However, if all you think about in life is family and providing for your family and neglecting God's family and Kingdom, then a good thing has become an ultimate thing and, therefore, an idol to which you give your time, talent, and treasure.

In this parable, Jesus calls us to be faithful with what He has entrusted to us: our money, resources, property, time, and talents. We have been given different gifts for the building up of the church and the overall good of the Body of Christ.

Why do you make 2025 the year you began diligently using your gifts for the glory of God as you wait for the Master's return. Then you can stand before Him in humble gratitude, praising Him for all He entrusted to you, and hear Him say:

"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."