

## I. Introduction

- A. Happy New Year. The first weekend of 2010. Every New Year is a recognition that a clock is ticking. Time goes in one direction. Time's arrow points only one way. Every day presents opportunities that come and then vanish away forever.
- B. I thought it would be good to start by giving you some perspective. Some quick facts:
  - 1. Remember Y2K? The big fear that we all had at the beginning of the millennium that a failure on Bill Gate's part would crash the world's computer networks? Y2K was a decade ago.
  - 2. Remember the 1990s? I it was a good year. And you should know that 1990 was twenty years ago. Make you feel good?
  - 3. How about the Rubik's cube? Remember when the Rubik's cube was flying high, and everybody had one? The Rubik's cube is now 30 years old.
- C. Tempus fugit, the old philosophers said. Time flies. I like to begin each year with a series of messages on how we use that time. So for this month of January, my series is called You, Inc. You, Incorporated. And I want to ask the question: do you really understand the bottom line of your life? When your life's clock ticks down to zero, and you stand before the Lord, what will happen on your day of reckoning?
- D. Jesus told a parable, and I'd like to use this parable to lay the groundwork for this whole month.

## II. Parable of the Talents

- A. *14 "For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. 15 And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey" (Matthew 25:14, 15, NKJV).*
  - 1. Let's stop here. First of all, the word "talents" doesn't mean that you play the drums. It is a measure of money in the ancient world. You can substitute "thousand dollars" for where it says "talents" and you get the idea.
  - 2. Second, a man with servants goes away to a far country, on a journey. I love this, because Jesus is hinting at the way your life works. The man in the parable is God Himself, incarnated in Jesus. The servants are you and me. We are His servants. The talents are all the stuff in our lives: every dollar, every dime, every gift, every minute, every second, and every talent. God has given to each one of us according to our own capabilities.
  - 3. And then He went away, so to speak, which is exactly how life so often feels. We don't smell God. We don't feel God. We don't see God. He seems absent. He seems distant. He seems far off.
  - 4. The fact that God is off on a journey can easily lead to a dramatically fatal conclusion: it is the conclusion that says, "He's not coming back, and I am now on my own."
  - 5. We serve a God who loves to play hide and seek. That's not because He's toying with us, but because He loves FAITH. If you could see God, you wouldn't need much faith, would you. If you could climb into His lap and feel His bicep, and realize how strong He is, you wouldn't need faith.
  - 6. But God goes into a far country, for a long time and hands off His resources to you, and tells you to manage His stuff till He returns.
  - 7. It takes a mature faith, a muscular faith to do that well.
  - 8. So what do the servants do with their talents?
- B. *16 "Then he who had received the five talents went and traded with them, and made another five talents. 17 And likewise he who had received two gained two more also. 18 But he who had received one went and dug in the ground, and hid his lord's money. 19 After a long time the lord of those servants came and settled accounts with them" (Matthew 25:16-19, NKJV).*
  - 1. The servants invest their talents and make a return.
  - 2. Servant one starts with five and gains five for a total of ten.
  - 3. Servant two starts with two and gains two for a total of four.
    - a) Translate that into a percentage for me. What percentage did the first two servants gain?
    - b) One hundred percent. Very good in any economy.
  - 4. Then there's poor Servant three. He starts with one talent. And what does he do with it? He digs a hole in the ground and hid his lord's money.
  - 5. He's not going to lose money, but he's not going to gain money either. He's playing it safe. He's taking a zero-risk approach to his Master's resources.
  - 6. Contrast Servant Three to Servants One and Two.
  - 7. Can any of you name an investment today that doubles your money? You might be able to, but I guarantee that the RISKS ARE ENORMOUS. You don't get 100% return without jumping into very high risk investments.
  - 8. Two servants jumped into very high risk investments with their Master's stuff.

9. One servant waddled into a very low risk investment, a non-investment, actually of his Master's stuff.
  10. Now, I wouldn't be doing my job if I didn't pause here and ask you to put yourself into this parable that Jesus is telling.
  11. Your Master has given you stuff. More than some people you know. Less than some other people you know.
  12. The stuff isn't your stuff; it's your Master's stuff. And you manage it for His benefit, His blessing, His glory.
  13. Now, get money out of your head for a moment, and think about gifts, abilities, and talents. Yes, money is part of this, but it's so much more.
  14. There's an old Bible word we all need to know: the word STEWARD. A steward is a person who manages the resources of the owner for the owner's benefit.
  15. You are a steward of time, of talents, and of treasures. And all of them belong to God.
  16. The question you need to ask yourself is: "Are you investing God's stuff or are you hiding God's stuff? Are you playing it so safe with God's stuff that He might as well NOT have given you anything?"
  17. Because verse 19 says, "After a long time the lord of those servants came and settled accounts with them."
  18. Now, I don't like to make people squirm, but I have to admit that this verse makes me squirm. A day of reckoning is coming. No one escapes it. Let's see what happens:
- C. 20 *"So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.'* 21 *His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'* 22 *He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.'* 23 *His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'"* (Matthew 25:20-23, NKJV).
1. There has never been a teacher as brilliant as Jesus. He tells these stories, and they stick in your head so hard you can't shake them.
  2. Not only that, He designs the stories TO NOT BE EASY. You have to think and dig and meditate to really get what He's saying.
  3. And what He's saying here might not be what you think He's saying here. Stay with me, okay?
  4. The first two servants present to the Master the returns on their investments.
  5. In each case, who mentions NUMBERS, the servant or the master? Answer: the servants mention the numbers. You gave me 5, I earned 5. You have me 2, I earned 2.
  6. The servants mention the numbers.
  7. But the Master does NOT. The master pats these guys on the back and rewards them, not because of their numbers, but because of their attitude.
    - a) You were faithful over a few things, I will make you ruler over many things.
  8. They were faithful.
  9. They were therefore rewarded.
  10. And their reward was way out of proportion to their performance. They did this little thing, and the Master rewards them with this massively huge thing.
  11. But don't miss the point: with this master, it's not about the numbers, it's about the faithfulness.
    - a) *Moreover it is required in stewards that one be found faithful.* (1 Corinthians 4:2, NKJV).
  12. Faithful: Full of faith. That's what impresses God.
  13. Enter Servant Three, the one who buried his talents. And this is where the fireworks begin.
- D. 24 *"Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. 25 And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours'"* (Matthew 25:24, 25, NKJV).
1. This is where we find out why Servant Three buried his talent. He buried his talent because of the way he saw his Master.
  2. Everything rises and falls with how you see your Master.
  3. If you see Him as a hard God, you will live in self-protected miserliness.
  4. If you see Him as a generous God who rewards faith, you will live with a radical, risk-taking, open-handed seemingly irresponsible faith. Seriously, who puts someone else's money into an investment that returns 100 percent without running a huge risk of being labeled irresponsible if the investment falls through?
  5. Servant Three has locked his Master into his own crooked definition:
    - a) I knew you—he stereotyped his Master. He caricatured his master. But the real tragedy is that he didn't KNOW his master.

- b) To be a hard man—the Greek word, skleros, refers to a tough callous, a crusty rock—this servant made God to be a hard hearted miser.
    - (1) Compare the parallel in Luke: *“For I feared you, because you are an austere [austeros— harsh, penny pinching] man. You collect what you did not deposit, and reap what you did not sow”* (Luke 19:21, NKJV).
  - c) Reaping where you have not sown, and gathering where you have not scattered seed. You, sir, are a taker, an opportunist, a greedy politician, a cheat. Someone who is so interested in **TAKING**, that you will bend the rules and take what doesn't rightfully belong to you.
  - 6. See, Servant one and Servant two believed in a God of **ABUNDANCE** and went out and went crazy with their Master's stuff.
  - 7. But Servant three believed in a God of **SCARCITY**. A cantankerous Heavenly Scrooge, who counted out every penny, and punished any loss.
  - 8. I am telling you that when you see God that way, all you can do is hunker down, play it safe, and hope He doesn't notice you.
  - 9. Why do people not give time, talent, and treasure to the Lord? Because we believe He is a hard-nosed God. Because we see Him as so stingy, and so miserly, that we've got to **HOARD** what we've got because once we start putting our stuff into circulation, we might lose it.
  - 10. Jesus is preaching to that place inside you that paints an unreal caricature of your Heavenly Father.
  - 11. We are talking about **YOU, INC.** Your life has an output, a product, a bottom line. You have to reconcile books with God. You're going to stand before Him, and you need to prepare for that day.
  - 12. And part of that preparation is knowing well the God you will give accounts to.
    - a) Our problem is our constant tendency to remake God in our own image, instead of letting Him stand in His own gracious, glorious person as revealed in Scripture.
- E. 26 *“But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. 27 So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest’”* (Matthew 25:26, 27, NKJV).
- 1. What do we learn from this?
  - 2. The Master uses two descriptors on Servant three: wicked and lazy.
    - a) Wicked [poneros] means: morally messed up to the point of being dangerous and destructive. When you serve a God of Scarcity, you will damage your own life, and spread dysfunction to the people around you.
    - b) Lazy [okneros] doesn't exactly mean lazy: it means hesitant. It means emotionally paralyzed, indecisive, wimpy, intimidated. The day you turn God into an ogre is the day you turn yourself into a wimp, or else into a bigger ogre.
  - 3. The Master also uses the Servant's own stupidity against him. If I am so hard, like you say, why didn't you invest my money into an FDIC insured bank account? Because at least I would have earned 1 or 2 percent!
  - 4. What does this say?
  - 5. It says the Master never cared about the percent.
  - 6. He was please to receive 100%, but He was more pleased that His servants were faithful.
  - 7. He would be equally pleased with a smaller return or **EVEN WITH A LOSS**. He knows what your capable of, and all He wants is faith enough to use what you've got to the best of your abilities for His glory.
  - 8. **HE'S NOT MEASURING RETURNS, HE'S MEASURING FAITH.**
  - 9. What if God isn't the bookkeeper in the story? What if the only bookkeeper is you? What if you've dumbed down God, and turned Him into a Heavenly Certified Public Account? Or a Cosmic Foreclosure Specialist instead of a Father who gathers His servant, hands out His stuff, says, **HAVE FUN** and lets you enjoy His stuff till He comes back?
  - 10. What if the bottom line isn't countable?
  - 11. What if the bottom line is **FAITH IN THE ABUNDANCE OF GOD?**
  - 12. What if the bottom line isn't about how much you returned, but how much you trusted God's **GRACE** to come through for you?
  - 13. What if you have a God who gives abundantly, and loves the faith that gives again recklessly?
  - 14. Your problem isn't the size of your bank account today. It's the size of your God.

15. And if you don't think that's where Jesus is going, look at the next paragraph.
  16. Well done good and FAITHFUL servant!
  17. I believe the Master would have been happy, even if the guys lost money, but they lost it in the bold exercise of faith.
  18. God loves faith. God loves courage for His name. God loves risk. Why?
  19. Because your risk, your courage, your faith is your statement to God that you believe Him to be a **GENEROUS GOD**, a big hearted, lavish, open handed, benevolent, unselfish, self-giving, self-sacrificing, all sufficient gracious God.
  20. Your faith is a statement to God of what you think of Him.
  21. So is your unfaith.
- F. *28 Therefore take the talent from him, and give it to him who has ten talents. 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. 30 And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.* (Matthew 25:28-30, NKJV).
1. This passage puzzled me for a long time, till it clicked. This is how God has designed the universe.
  2. When you see the Lord Jesus Christ as a truly generous God, your life will expand.
  3. When you see the Lord Jesus has an austere, hard-nosed taking God, your life will contract.
  4. It's that simple.
  5. Verse 30 describes hell, which is the ultimate fulfillment of human unbelief.

### III. Conclusion

- A. You, Incorporated.
- B. You are the CEO of You, Incorporated. You have a fiduciary responsibility to act in good faith for your shareholders and you have exactly one shareholder. He deposited into your spiritual account more treasure than you need to get you through every day of your life.
- C. This year, are you going to bury it or use it?
- D. Let's go back to something important in this parable. The Master deposited resources with his servants and went away. And then he came back, but they didn't know when he was going to come back.
- E. What's the point?
- F. The point is you don't get to say "Maybe" to God forever. A clock ticks. You have to deal with God. How about we agree that 2010 will be the year you uses all the good stuff God has put into your life for His glory?
- G. Will you bury it or use it?
- H. To use it is to risk it.
- I. But let me get this truth into your head: when you use your resources for God, you might risk them, but you can never lose them. Because it comes back to ten thousand times over as heavenly reward and heavenly responsibility.
- J. Where is your faith this year? In a God of Scarcity, or a God of Abundance? You choose.