

**The Parable of the Master's Money**

<sup>14</sup> “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup> To one he gave five bags of gold, to another two bags, and to another one bag,<sup>14</sup> each according to his ability. Then he went on his journey. <sup>16</sup> The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup> So also, the one with two bags of gold gained two more. <sup>18</sup> But the man who had received one bag went off, dug a hole in the ground and hid his master's money.

<sup>19</sup> “After a long time the master of those servants returned and settled accounts with them. <sup>20</sup> 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.’

<sup>21</sup> “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!’

<sup>22</sup> “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.’

<sup>23</sup> “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!’

<sup>24</sup> “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. <sup>25</sup> So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

<sup>26</sup> “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? <sup>27</sup> 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.’

<sup>28</sup> “So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup> 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. <sup>30</sup> And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

Tell me, do you think that God cares about how you treat the people in your life? Of course he does. Jesus summed up the entire second table of the law with the words, “Love your neighbor as yourself.” Okay, how about your thought life? Do you think that God has anything to say about what you spend your time thinking about, the things that your heart desires? Yes, he does. He has devoted two commandments to the sin of coveting, that is wanting things we shouldn't have. Okay, one more. Do you think that God cares about how you spend your money? Does God take any interest in the items on your credit card bill, or the balance in your bank account?

Now, I expect there's a little voice inside of each one of us that says, “God shouldn't bother himself with my personal finances. God should be concerned about where I spend eternity, not where I spend my paycheck.” But actually, that's not accurate. The fact is, God is concerned about where we spend our money – precisely because it may well impact where we spend eternity. That's why, throughout his earthly ministry, Jesus does not shy away from the

topic of money. Some have pointed out that Jesus talked more about money than he did about prayer or faith or Heaven or Hell. Why is that? Because ultimately Jesus is not so much concerned about our money, as he is concerned about our hearts. Jesus knows that one of Satan's most powerful tools to turn our hearts away from 100% devotion to God is to just simply fill our hearts with a love for money, or what money can buy us. Money can become the idol that ultimately separates us from God forever.

In fact, that's why Jesus tells the parable that he does here in our text for today. Today we want to take a little closer look at these words of Jesus to see where you and I fit into what we might call:

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The words that we have before us were spoken by Jesus to his disciples only a few days before he died. Jesus is preparing them for the time when he would no longer be with them. He's teaching them, and really every Christian, how to live their lives in the time between his ascension into heaven and his glorious return on the last day—which, if you think about it, is exactly the time we're living in right now.

Jesus begins with the words, *"Again, it (namely, this time between Jesus' first and second coming) will be like a man going on a journey, who called his servants and entrusted his wealth to them. To the one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability."* Now, if you're like me, the first time you heard those words you thought to yourself, "Man, I don't remember a parable about a master handing out bags of gold. That's because a lot of older translations use the word "talents" in place of "bags of money." And this led a lot of people to assume that Jesus was talking about how God gives people different skills and abilities (that is, talents) to use. While it's true that God does give us all different skill sets, the fact is, what the master is handing out to his servants is not a talent in that sense. In the original language, that word, "Talent," referred to a specific amount of money. A talent was worth 6000 denarii. A denarius was one day's wage. So a talent was the amount of money a day laborer would earn in 6000 days, or approximately 19 years. In today's terms, the master gave his servants between a half a million and three million dollars' worth of gold. In other words, this is no minor distribution. The master is putting into the hands of his servants a major amount of money. But notice, it's still his money. He's not giving them this money to keep. He's simply entrusting this money to the hands of these servants, expecting them to do something with it, to put it to work.

The question is—and this is always the question with parables—what is the meaning behind the parable? If a parable is "an earthly story with a heavenly meaning, or better, with a spiritual meaning, what is that meaning? Who's who in this parable? Well, as you probably realize, the master represents Jesus. He's the one who has gone away on a long journey, that is, he's ascended into heaven but will return again as Judge. And the servants? That's anyone to whom Jesus has entrusted his wealth, including actual financial wealth. That would be people like you and me. Have you ever thought about the amount of money that God places into your hands over the course of your life? I mean, if you work from age 18 to age 65 making \$30,000 a year you will receive over 1.4 million dollars in wages. If God grants you more ability and more opportunities, you may earn 2 or 3 or 4 times that amount. That's a whole lot of bags of gold. But, just like with those servants, none of the gold is actually ours to keep. It all belongs to God. The Bible says, *"The earth is the Lord's and everything in it."* (Psalm 24:1) That means that every dime we possess was actually given to us as a trust from God.

Boy, you think about that a minute. God trusts you with his money. I don't know about

you but that fact creates a number of emotions in my heart. The first is, surprise, even disbelief. “God, you're going to entrust your money into my hands? Are you sure you want to do that? Have you seen my track record? I've squandered a whole lot of your gifts in my lifetime. I've wasted time. I've wasted money. I've disobeyed your commands. If I were you, I don't think I'd be giving me any of your money. I feel like I'd be a bad investment.”

So why does God seemingly keep pouring good money after bad when it comes to you and me? For the same reason that God keeps pouring out his forgiveness for our sins. It's all because of God's grace, his undeserved love for sinners. Everything we receive from God is undeserved, whether it's time or money or forgiveness. And really that leads to a second emotion in my heart, namely, gratitude. “God, thank you for all your gifts of grace, both physical and spiritual. Thank you for giving me far more than I need to survive. When I think about all the gifts you've entrusted to me, it brings me out one more emotion, and that's, the feeling of responsibility. “God, what would you have me do with the money that you've entrusted to me?”

Well, to answer that question, we turn to the next part of Jesus' parable where he tells us what the servants did with their master's money. Jesus tells his disciples, “*The man who had received five bags of gold went out at once and put his money to work and gained 5 bags more. So also the man who received two bags of gold gained two more. But the one who received one bag went off, dug a hole in the ground and hid his master's money.*” Notice, the first man, without hesitation, put his master's money to work. The second did the same. Without wasting time or money, they invested in things that provided a return on their investment. In a word, they were faithful in using the gifts the master had entrusted to them.

What's the real life application for our lives today? I think you know. God wants us to faithfully use the gifts he's given to us. Whether we're talking about our time, our talents, or our treasures, God wants us to use these things to provide for our families, to help meet the needs of others, their spiritual needs, but especially, their spiritual needs. God wants us to invest in things that pay eternal dividends. Wasn't that the advice that Jesus gave in his parable of the shrewd manager? That parable ends with Jesus' words, “*I tell you, use worldly wealth to gain friends for yourselves, so then when it is gone, they will welcome you into eternal dwellings.*” (Luke 16:9) What's Jesus talking about there? Isn't he encouraging us to use our money to support various forms of gospel ministry so that more people can learn about Jesus, come to faith in him, and then be waiting at the pearly gates to thank us for investing in their spiritual lives, when we enter heaven, by grace, through faith in Jesus? I mean, you talk about an investment that has an eternal impact. Gospel ministry pays dividends in terms of souls won for Christ!

That's the kind of faithful use of the master's money that the master commends his servants for here in our text. When the first servant showed his master what his master's money had produced, what did the master say? “*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.*” The master says the same thing to the second servant. But to the third servant who buried his master's money in the ground, what does the master say? “*You wicked, lazy servant! Take the bags of gold from him and give it to the one who has 10 bags. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.* (Matthew 25:26, 28, 30)

Tell me, is there a real-life parallel for the fate of his servant? Yes, there is. It's called hell, that is, eternal separation from God. And why did this servant end up there? Was it because he was robbing people blind, or because he was a drug dealer getting people hooked on opioids or a child molester or a porn addict? No, his offense was that he took the master's gifts and did

nothing. He felt no gratitude toward the Giver, he took no initiative to use the gifts in a way that would please the master. In fact, the servant basically accuses the master of being too demanding, expecting too much of him. How does the servant put it? *“Master, I knew that you were a hard man, harvesting where you have not and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground.”* What was the master’s response? He basically called the servant’s bluff. He said, in effect, “If you really were so afraid of me, you would have been motivated to do something with my money. But you don’t care about anybody but yourself. You are a wicked, lazy servant.”

Tell me, who do you think that servant is? Or maybe more specifically, could that servant you or me? Let's face it, the master has given each one of us a bag of gold. He's entrusted into our hands a whole lot of blessings. The question is, what are we doing with his gifts? Are we burying them in the ground of our own selfish pleasures wants and impulses, accusing God of being too demanding of us? Are we using them to support a lifestyle or a standard of living that we want, but don't really need? Or, are we trimming back our material wants, so that we can invest these gifts where God would have us invest them? Are we pouring our time, talents and treasures into things that will impact people's lives forever?

This would be a good week to answer questions like these, to do a little self-assessment, an audit of how we’ve used the gifts the Master has entrusted into our hands. To help you do that, watch for a letter that will come to your inbox or mailbox this week. It will give you a tool to use to reflect on the gifts God has given you and the ways you’ve invested them in Kingdom work.

My friends, as you think back to where you and I fit into this parable, realize there’s only one thing that can keep you or me from becoming that lazy servant. And that is, Jesus’ love. The fact is, by nature, we’re all that lazy servant. We all want to do what we want to do. But what did Jesus do for us? He spilled his blood on the cross of Calvary. He cleansed us of our sins. He’s made us right in the eyes of God. By his Spirit, he’s given us a New Man. He’s given us a new identity. You might say that by his grace, he’s transformed us from that lazy servant into one of those two faithful servants. That’s how God sees us. And that’s why he entrusts his gift into our hands. It’s God’s grace that compels us to put those gifts to work in our lives. We’re looking for ways to invest more of God’s gifts in service to God and his kingdom—not because we have to, not because we’re afraid of what will happen to us if we don’t. No, we do it because we want to. We want to be faithful managers of the gifts God has entrusted to us. For then, on the final day, we’ll hear our beloved Master say the words we all want to hear, “Well done, good and faithful servant!” God grant it, for Jesus’ sake. Amen.