]The Parable of the Bags of Gold (The Talents)

Matthew 25:14-30

Key Verse: 25:21 “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.”

In chapter 24 and 25 Jesus teaches us how to prepare for his second coming. We must not be deceived by false prophets or false messiahs. We must keep watch, like the five wise virgins, so that we may participate in Jesus’ wedding banquet. In today’s passage Jesus teaches us how we should prepare for his coming with a more active and positive attitude. Jesus wants us to put our money to work. Money is the metaphor for wealth, talents, gifts, ability, and even life. Through this parable of the Bags of Gold we can learn how to live a life worthy of Christians who are waiting for Jesus’ second coming.

First, what we have is not our own, but God’s. Look at verse 14. “***Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them***.” Here, the word ‘again’ indicates that Jesus’ parable about his second coming is continuing. There was a wealthy man who came from a noble birth. According to Luke’s gospel the man was going to a distant country in order to receive his kingship. (Lk 19:12) Before the man left, he called his servants and entrusted his wealth to them. In ancient days some servants had considerable responsibility and authority, as Joseph had in the Old Testament. These servants could enjoy many privileges during their master’s absence. Still, what was entrusted to them were not their own, but their master’s.

Here we learn that what we have now is not our own, but God’s. What we have now include our money, house, property, job, family, children and even our lives. In fact, when we were born, we were born naked, having nothing in our hands. When we die, we will go empty-handed, taking nothing from this earth, because these are not our own. All things, including our life, came from God. Psalm 24:1 says, “*The earth is the Lord’s, and everything in it, the world, and all who live in it.*” Haggai 2:8 says, “*The silver is mine and the gold is mine,’ declares the Lord Almighty*.” Our house, property, family, church; all things came from the Lord God. Our life is not our own, but God’s. God is the sovereign and we are the steward of the life God gave us. This is the reason why we must not take our own life. All things which were given to us are God’s, and we are his manager. When we have this stewardship, we are always grateful and our life is so meaningful.

Second, we are given what we can handle. Look at verse 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.”*** In the old NIV version five bags of gold is five talents, two bags of gold, two talents, and one bag is one talent. According to the footnote, a talent was worth about 20 years of a day laborer’s wage. In modern American currency a talent is equivalent of $ 300,000. So, the master gave $1.5 million to the first servant, $ 600,000 to the second, and $ 300,000 to the third each according to his ability. Then he went on his journey. The master entrusted to the three servants with different amount of money according to their ability, which means as much as they can handle. The master knew their ability. He did not give his wealth to them at random, but according to their ability because responsibility is tied to ability.

God not only treats each of us fairly, but also provides us with best according to our ability. Some may complain about why God does not give them enough ability to do many things at a time. But God knows us more than we know ourselves. God loves us and provides best for us, as much as we can handle. We must humbly accept God’s goodness and his sovereignty over our lives and work hard for his glory with what is given to us. God provides each person with his or her own unique ability and gifts. The American author and motivational speaker, Zig Ziglar, said, “You are the only person on earth who can use your ability.”  God wants us to be faithful to do with what was given to us.

Third, God wants us to put what was given to work. Look at verses 16-18. “***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. But the man who had received one bag went off, dug a hole in the ground and hid his master’s money***.” The man who had received five bags of gold went at once and put his money to work and gained five bags more. The one with two bags of gold gained two more. These two servants started their work right away. They felt the responsibility of their assignment and went to work without delay. They did not invest their money in some lending agency. Rather they set up some businesses and worked with the capital to make it grow. Opening a business is not easy, because it involves risk. Maintaining a business is more difficult. But these two servants were diligent and faithful in doing with what they were given. They prayed to God for his wisdom and his guidance every day. God blessed their business, and they gained 100 % more than they had received from their master. But the man who had received on bag went off, dug a hole in the ground and hid his master’s money, thinking that hiding the money was safer than depositing it in the bank.

Here we learn that God wants us to put what was given to work. In the beginning God made men to work. After creating the Garden of Eden, God put the man into it to work it and to take care of it. (Ge 2:15) God did not make men be lazy or take God’s blessing for granted. God wants us to work hard, to become fruitful, and to increase in number. (Ge 1:28) God did not give the Promised Land to the Israelites for them to take for granted. God made them explore, cultivate, fight, conquer, and possess. In 2 Thessalonians 3:10 Paul says, “*If a man will not work, he shall not eat.*” God wants us to work with what we have. God wants us to invest our time, money, gifts, talents, ability - to make our life fruitful, successful, and profitable for the glory of God. This is the right attitude toward God’s purpose and stewardship for God’s life in us. Some may gain 100 times more than with what they started. Others may gain 60 times, and still others 30 times. What does really matter is our attitude toward our life, toward God’s assignment and gifts which was given to each person. There is saying, “*Your attitude, not your aptitude, will determine your altitude*.” (Zig Ziglar) Don’t be afraid of failure. Winston Churchill said, “*Success consists of going from failure to failure without loss of enthusiasm*.” The two servants who gained double had to go through many hardships and experienced many trials and errors while they were running their business. When they did not give up, they gained more.

Fourth, the day of accountability is coming. Look at verse 19. “***After a long time the master of those servants returned and settled accounts with them***.” The consummation of the kingdom was long delayed. Finally the master received his kingship and came back. The word, ‘settle accounts’ (*synairo*), is a commercial term. The master didn’t forget what he had assigned to his servants. The master’s returning reminds us of the day of Jesus’ second coming. Jesus will come again, as he promised. In 2 Peter 3:9, Peter says, “*The Lord is not slow in keeping his promise, as someone understand slowness. Instead he is patient with you, not wanting anyone to perish, but everyone to come to repentance.*” When Jesus comes again, he will judge the living and the dead. He will settle accounts with our lives. Romans 2:6-8 says, “*God will give to each person according to what he has done.” To those who by persistence in doing good seek glory, honor, and immortality, he will give eternal life. But for those who are self-seeking and who reject the truth and follow evil, there will be wrath and anger*.” We may escape an audit from IRS. But we can’t escape from the audit from God. We must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad. (2 Co 5:10)

Fifth, Well done, good and faithful servants Look at verses 20-23. “***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.’ “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!’ “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.’ “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.***” Through the master’s complementary words, we learn about three kinds of reward for these two servants; 1. *Affirmation*: “Well done, good and faithful servant!” 2. *Promotion*: “You have been faithful with a few things; I will put you in charge of many things. 3. *Celebration*: “Come and share your master’s happiness.” Affirmation from the Creator God is one of his greatest rewards for his creatures. This is a great honor and glory for those who accomplished the task. As reward, the master entrusts greater responsibility to the servants who gained more. They are worthy of being promoted because they were faithful with a few things. Those who are not faithful with a few things cannot become faithful with many things. Jesus said in Matthew 13:12, “*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*.” The master invited the two faithful servants to his banquet table. He wanted them to share his happiness. This is a great blessing and privilege to the servants when they share the master’s joy. Happiness does not necessarily come from when we achieve a great thing. Happiness comes when we do something small with great love. We are happy when we please others with our good deeds. How much more joyful and happy when we please our God who is our Creator!

Affirmation, promotion, and celebration are our rewards from the Lord Jesus when we meet him in heaven. The day of settling accounts with our life should be the day of our glory and honor. I pray that we all may hear from our master Jesus, “Well done, my good and faithful servant. You have been faithful with a few things on the earth, so I will put you in charge of many things in heaven. Come and share my joy and happiness.”

Sixth, what we do with what we have reveals our view of God. Look at verses 24-25. “***Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I know that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you***.” What was the problem with the third man? He had a wrong view of his master. He said that he knew that his master was a hard man, harvesting where he had not sown and gathered where he had not scattered seed. In other words, he said that his master was grasping, exploiting the labor of others, and putting the servant in an invidious position. He accused his master of being a harsh and unjust owner.  A.W. Tozer said that what we think about God is the most important thing about us. If we view God as a tyrant, then we’ll filter everything through this lens. Some of you may be secretly angry with God because you think He did something, or didn’t do something that you think He should have. (Brian Bill: *Using what God has given*) As a result, your view of God is distorted. When you have a distorted view of God, you do not do anything with what you have. You may just blame God and excuse yourself.

The wrong view of God leads the servant to excuse himself. The third man said that he didn’t do anything because he was afraid. His fear paralyzed him not to do anything with what he had. Our God is not an object of wrath and anger. Our God is gracious God and merciful God. He is our Everlasting Father and shepherd. In Him we trust and in Him we love. Our God is a loving God. God so loved the world that he gave his One and Only Son that whoever believes in him shall not perish, but have eternal life. (Jn 3:16) God demonstrated his own love for us in this; while we were still sinners Christ died for us. (Ro 5:8) Our God exercises his righteous judgment because he is a holy God. His righteous judgment is the work of salvation for sinners.

What was the master’s answer to the third man? Look at verses 26-27. “***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? 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.***” The master rebuked him saying, “You wicked, lazy servant!” The man was wicked because he did not obey the master’s command and he only made excuses. He was lazy because he did not do anything with his master’s money. At that time, the interest rate was around 12 %. If the man put his master’s money on deposit, the master could have received at least $ 36,000 a year as interest income. The servant was wicked because he wasted his master’s money.

If we do not put what was given us to work, we waste them. If we do not work hard for the glory of God, we waste our lives. If we do not invest our lives for God’s kingdom, we gain nothing. Look at verses 28-30. “***So take the bag of gold from him and give it to the one who has ten bags. 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. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.***” The third man’s wrong view of God and his disobedience determined his tragic future destiny.

In today’s passage Jesus teaches us how we should prepare for his second coming. We must put what we have, what was given to each of us, to work so that our lives may make profits for the glory of God. Our lives are not our own, but God’s. Paul said in Romans 14:8, “*If we live, we live for the Lord; and if we die, we die for the Lord. So, whether we live or die, we belong to the Lord*.” God wants us to work hard in our given situations with gratitude and right attitude. I pray that we all may hear when we see Jesus, who says, “Well done, good and faithful servants!” Amen.