

**The Tragedy of Wasted Opportunity, Part 1**

Scripture: Matthew 25:14-19

Code: 2376

Let me invite you now to turn with me to the Word of God, Matthew chapter 25. We begin today to look at one of the great parables in all of the Scripture, the parable of the talents. It is a parable about the tragedy of wasted opportunity.

You know, Scripture calls all of us to make the most of spiritual opportunity. From the beginning of Scripture to the end, we are called upon to maximize our privileges. In Ecclesiastes we are reminded to cast our bread upon the waters but we shall find it after many days. In other words, to throw it out and it will be brought back. We are reminded in the morning to sow our seed and in the evening withhold not our hands for thou knowest not whether thou shalt prosper either in this or that. In other words, we better take advantage of every opportunity for we know that anyone missed may be wasted.

And we remember that the Proverbs tell us in chapter 10 verse 5, "He that gathereth in summer is a wise son, but he that sleepeth in harvest is a son that causes shame." You better store up while you can, you better harvest while there is harvest to be had.

In Psalm 69:13 it says, "But as for me, O Lord, my prayer is unto Thee an acceptable time." In Isaiah 55:6 it says, "Seek ye the Lord while He may be found, call ye upon Him while He is near." In Jeremiah chapter 8 and verse 7 it says, "The stork in heaven knows her appointed times and the turtle and the crane and the swallow observe the time of their coming, but My people know not the judgment of the Lord." And what Jeremiah is saying is that the animals, the birds know where to be when and how to care for themselves at the appointed season, and that's more than some people know.

In Psalm 95 we read in verses 6 through 8, "O come let us worship and bow down, let us kneel before the Lord our maker for He is our God and we are the people of His pasture and the sheep of His hand; today if you will hear His voice, harden not your heart." Today, in the appointed time, the acceptable time, the opportune time, the privileged time.

That same thought is repeated in Hebrews chapter 3, "Today if you will hear His voice, harden not your heart." And in 2 Corinthians 6:2 Paul says, "Behold, now is the accepted time, behold, now is the day of salvation."

And even our Lord Jesus called us to make the most of the moment, to make the most of spiritual privilege and spiritual opportunity. In John 12:35 and 36 He said, "Yet a little while is the light with you. Walk while you have the light lest darkness come upon you, for he that walketh in darkness knoweth not whither he goeth, while you have light, believe in the light that you may be the children of light." Again, calling us to take advantage of spiritual opportunity.

In a more secular vein, John Greenleaf Whittier writing in the famous Maud Muller gave us the couplet that most of us remember, he said, "Of all sad words of tongue and pen, the saddest are these: it might have been." Lost opportunity.

That's the theme of the parable in our text. Let's look at it and you follow as I read and you'll see the message.

For it is like a man traveling into a far country who called his own servants and delivered unto them his goods. And unto one he gave five talents, to another two, and to another one. To every man according to his ability and took his journey.

Then he that had received the five talents immediately went and traded with the same and made other five talents. And likewise he that had received two, he also gained other two. But he that had received one went and dug in the earth and hid his lord's money.

After a long time, the lord of those servants cometh and reckoneth with them. And so, he that had received five talents came and brought other five talents saying, Lord, thou deliverest unto me five talents, behold, I have gained beside them five talents more. His lord said unto him, Excellent, 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.

He also that had received two talents came and said, Lord, thou deliverest unto me two talents, behold, I have gained two other talents beside them. His lord said unto him, Excellent, good and faithful servant, thou hast been faithful over a few things, I'll make thee ruler over many things. Enter thou into the joy of thy lord.

Then he that had received the one talent came and said, Lord, I knew thee that thou art a hard man, reaping where thou hast not sown and gathering where thou hast not spread. And I was afraid and went and hid thy talent in the earth. Lo, thou hast what is thine. The lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not and gathered where I have not spread. Thou oughtest therefore to have put my money to the exchangers and then in my coming I should have received mine own with interest. Take therefore the talent from him and give it unto him who hath ten talents for unto everyone 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 and cast the unprofitable servant into outer darkness. There shall be weeping and gnashing of teeth.

Now we're going to treat this parable in two sessions because we need carefully to study its great profound message.

The simple overarching message is the tragedy of wasted opportunity. Our Lord has been answering, as you know, a question from the Disciples. And the question is: when is Your coming? When is Your coming? He has already said five times in chapter 24 verse 36, 42, 44, and 50 and then in chapter 25 verse 13, five times He has said, "No one knows the day nor the hour." In other words, My coming as to its exact day and hour is unrevealed. He gave signs of the period before His coming. He described the birth pains that would result in the Kingdom in chapter 24. He discussed the sign of the Son of Man in heaven. He talked about the danger and deception and evil of the great Tribulation period. He said it would all happen so fast that whoever was alive when it started would still be around to see its finish, it would happen that fast...if they weren't killed in the holocaust itself. He's given them all kinds of details as to the events around His Second Coming, just prior to it, but as to the exact moment and the exact day, He has not told them.

He will not tell them to what generation it will come. He will not tell them in what century or what era or what period. And He will not tell even the ones who are alive when the signs begin the exact moment that it will happen because He wants all men to live in anticipation of His coming so that there is constant readiness on the part of everyone. If something like the Second Coming of Christ will happen but we don't know when, then we are forced to be ready at all times, aren't we? So the unknown character of His coming, the sudden unexpected surprising reality of it is that which causes all men to seek to be ready for it could happen to their generation. And so the Lord has called for all men to be ready. And the call comes in His holding back the exact day and the exact hour so that we must be ready at all times.

Now, the thing our Lord wants to force the disciples and us to understand is this, we need to be ready. In an hour we think not He comes. When no man knows, He comes. And we all need to be ready. And so, in chapter 25 having said five times that the coming is an unknown event in terms of its time, He calls for constant readiness. And He does it by using two parables: the parable of the virgins in verses 1 through 12 and the parable of the talents in verses 14 to 30. Both of them basically have the same intention, the same point. They make the same message clear, that is be ready...be ready. They are two very important parables. And verse 13, would you notice, links them together. The parable of the virgins was a parable about readiness. And at the end of that parable He says, "Watch therefore," and the therefore ties it in with the parable of the virgins, "for you know neither the day nor the hour which the Son of Man comes." Then verse 14 begins, "For it is like a man traveling," and it takes us right into the next parable which also is summed up in verse 13. So verse 13 is sort of the bridge between the two. The "therefore" leads us into it and the "for" connects verse 14 back with

it. So because the very moment of the Lord's coming is unknown, we need to have constant readiness.

Now the parable of the virgins and the parable of the talents differ in a sense. They are both parables about readiness. You remember the last one? There were ten virgins, five were ready when the bridegroom came because they had oil in their lamps, five were not because they didn't. Everyone was waiting but only five of the ten were ready to go into the wedding feast. The whole point of that parable was to talk about readiness, preparedness. And it emphasized waiting...waiting for the coming King, looking for the coming of the Lord, anticipating His return. The emphasis was on waiting. It was on that internal heart attitude that longs for the coming of the Lord. The parable of the talents is not an emphasis on waiting, it's an emphasis on working...on working. While we are waiting and while we are looking and while we are watching, we are to be serving. And that's what the parable of the talents emphasizes. And together they provide for us a masterful balance of living in anticipation of the Second Coming.

We do not live in anticipation of the Second Coming only like virgins or bridesmaids waiting for the ceremony to begin with nothing to do, all dressed up nowhere to go, just waiting to start. That would be an imbalanced anticipation. But while we are looking and while we are anticipating and while we are waiting, we are also working, we are also serving, we are also making most of our opportunity and stewardship and magnifying the very role that God has given us to serve Him. And one of those things is over-emphasized, or one of them is lost, the Christian's experience is out of balance. People who are no longer looking for the Second Coming but spending all of their time working in the world have lost a perspective that is necessary for balance. And people who are always looking and looking and looking and waiting and waiting and not bothering to be working have also lost a very important balance...a very important balance.

You remember in the Thessalonian church, Paul had to write them in his second epistle to them and tell them, "Look, some of you people are so preoccupied with the Second Coming that you're doing nothing, you're not earning a living but you're running around like busybodies. You better get back to work." There is a balance. On the other hand, some people in the time of Peter, as he writes, apparently had just decided the Second Coming wasn't even going to happen, so we'll throw everything in the world that is. And he says, "Wait a minute. There may be scoffers saying where is the promise of His coming, but they're fools because He will come and He'll come like a thief in the night...so you better be ready." There's a balance here, not all watching and all waiting and no working and not all working and no watching and waiting. So because we don't know the moment or the hour, we're watching all the time but we're working as well. And that's the balance.

The balance of the Christian life can be seen by the virgins who had oil. They had the internal necessary grace. The oil represented a transformed nature, a redeemed soul, a changed life. They had the necessary grace in the soul. And the talent parable illustrates the fact that true believers

manifest that necessary grace in the life of service. So on the one hand you have saving grace, on the other hand you have the product of that in the serving life. That's the balance in Christianity. We're not just sitting around waiting and neither are we just working. We're working and we're waiting, we're looking and we're serving. True saving faith is the faith that works. Isn't that what James says in chapter 2? Faith without works is what? It's dead. So the parable makes the point of readiness. Not readiness only in the sense of looking, but readiness in the sense of serving. The outer manifestation comes in this parable where the inner grace is seen in the other one.

Now just as a footnote, some of you might sort of feel the tug to compare this parable with Luke 19:11 to 27 which is the parable of the pounds. They are not the same. That one was given several days earlier by our Lord, is as different as it is similar, don't confuse the two. It is a different parable all together.

Now as we look at this parable, the message we want to understand is wasted opportunity. We are in a period of time waiting for the Lord to come. But it is not a time for only waiting, it is a time for seizing opportunity, making the most of privilege. And that's the message.

What do we need to know then about spiritual opportunity? Four things we'll look at in this parable that we need to know. We need to know the responsibility we receive, the reaction we have, the reckoning we face and the reward we gain. Those are the things we need to know as we anticipate using our opportunities. And they're all here in this story...marvelous, marvelous parable.

Let's start with the responsibility we receive, look at verse 14. And you'll notice in your Bible it may have in italics inserted "for the Kingdom of heaven is..." Some of you have that, I'm sure, in your text. And that is inserted there because it is implied. It isn't in the original text because it was in verse 1. And since the two parables are linked together, it's obvious He's still talking about the same thing. In fact, there really is no main verb to start the sentence, it's just sort of abbreviated. And so you could put in "for it is like" and then you'd say, "Well, what is the it?" And you'd have to say it's the Kingdom of Heaven, so why not just put the Kingdom of Heaven is like? So it's talking about the Kingdom of Heaven. It's a transition right out of the former parable which was talking about the Kingdom as indicated in chapter 25 verse 1. So the Kingdom is likened to two of these parables, this being the second one, so He doesn't repeat the phrase "the Kingdom of Heaven."

Now I want to stop at this point and make a comment that I think is very, very essential for you to understand. These are parables about the Kingdom. The Kingdom is the sphere where God rules by grace and salvation through Christ. The Kingdom is the sphere of God's dominion in Christ. Okay? His rule, His area.

Now having said that, I want you to note something in your mind that will help you, it's an interpretive key throughout the gospels. Whenever you see the mention of the Kingdom of heaven, one of two

things is meant. Sometimes the term, the "Kingdom of heaven" is used for the exclusive internal invisible genuine body of redeemed people. Okay? The real Kingdom, the true Kingdom. For example, that is the way it is used in the eighteenth chapter of Matthew and verse 3, "Except you be converted and become as little children, you shall not enter into the Kingdom of heaven." Now there He's talking about being converted and entering in and nobody gets in unless they're really converted. So there He is referring to the Kingdom of heaven in its pure sense, mark this, in its invisible sense, in its internal sense, in its genuine sense, in that it is the redeemed, the truly redeemed, the truly saved.

We find also the same thing in verse 34 of Matthew 25. And by the way, these are just samples, it's many places where He says to the blessed of the father, "Inherit the Kingdom prepared for you from the foundation of the world." And there the Kingdom is referring to that place prepared for the truly redeemed.

So when you go through the gospels and you see the phrase "Kingdom of heaven," or "Kingdom of God," know this, that it can refer and does often refer to the invisible Kingdom, that is the Kingdom invisible because it is a spiritual one where it is occupied by those who are truly regenerate. They are invisible. In other words, we can't see who is in that Kingdom. We can't see the hearts of men.

But on the other hand, sometimes the Kingdom of heaven is used to refer to the visible Kingdom, the outward Kingdom, the Kingdom which is made up of people who identify themselves with Christ....some are real and some are false, right? The Kingdom, for example, is like wheat and tares in Matthew 13. The Kingdom is like a dragged net full of stuff that's dragged up from the bottom of the sea, some is fish to be kept and some is refuse to be thrown away. The Kingdom is made up of soil. Some is good and some is bad. So there are times then when the gospel record refers to the Kingdom in its outward external organizational visible sense and sometimes in its organism internal invisible sense. And you need to know that as you approach a parable so that you can properly interpret it.

Now in the case of the virgins, the Kingdom was like ten virgins. We found out five of them were real and five of them were false, right? Five of them had internal grace, five of them did not. Therefore, the Kingdom there was picturing the true and the false in the organized external visible Kingdom, and so does this parable.

Now don't be shocked at that. And don't need to be confused. We do the same thing with the word "church." For example, sometimes when I refer to the church or you refer to the church we're talking about the truly redeemed, aren't we? But when we say something is wrong in the church today, we could be talking about the mixture of stuff that's in the church true and false. The same is true in the Lord's references to the Kingdom. In this case, as in the case of the virgins, He's talking about the true and the false. But it is the Kingdom He's talking about. He's not talking about pagans, He's not talking about reprobate people who deny Christ, deny God, want nothing to do with His church or His

Kingdom or His name. He's talking about two kinds of servants, the kind who use their opportunity and the kind who waste it. But both of them identify themselves as servants of the Lord. So you're within the framework of the Kingdom here in its outward external broad invisible sense.

So, this Kingdom is like a man who travels into a far country, goes on a long trip. And you know, you didn't just get on a plane and fly there and come back at the end of the week. In those days you could be gone a year, could be gone two years. He could be gone a long time, could be gone months. So this was a very common kind of thing. And he goes away. And he calls his own servants and delivers them his goods. That sets it up.

Here we look at the Kingdom and the Kingdom is filled with different kinds of servants. That's a common picture. I wish we could make it more understandable, or at least get the message out to a wider group than the church because I think so many people misunderstand this. The church visible, the Kingdom external is filled with diversity. It is the mustard seed of Matthew 13 that grows into a bush that is massive and disproportionate and birds actually build their nests and lodge in it. It is a net full of fish to be kept and garbage to be discarded. It is wheat and tares. It is virgins with oil and virgins without. It is two houses, one with a foundation and one without a foundation. It is two paths and two gates. In other words, the Kingdom will always have the false and the true, whether then in our Lord's time, whether now, or whether even in the time of the great Tribulation. We know this time specifically being discussed in the sermon is in the time of the Tribulation right before He comes. And even in that time there will be virgins without oil, there will be servants who waste their opportunity. There will be houses without foundation. There will be tares growing among the wheat. There will be refuse caught in the net. There will be bad soil. There will be people on a broad path who went through a broad gate thinking they were going to heaven but not getting there. That will always be there, that kind of deception and being deceived. And it will accumulate all those people who ultimately say, "Lord, Lord, have we not prophesied in Thy name and done many wonderful works in Thy name and cast out demons in Thy name?" etc. And He says, "I never knew you, depart from Me you workers of iniquity."

So we must understand that in the Kingdom there always are this combination...there always is this combination unless the Lord is specifically talking about the invisible inward spiritual Kingdom for he truly redeemed. But in this case, it's the general sense that He has in mind.

So here's the picture. The man has a lot of servants, a lot of people who attach themselves to him. Their heart attitude is going to be manifest right here. And there are a lot of people in the Kingdom today, a lot of people under the rule of Christ, as it were, in His church today, under the authority of the Christ-appointed leaders and elders and pastors today. And we can see the comparison of the kind whose hearts are right and the kind whose hearts are not right as we put them up against this very parable.

Now notice what happens. "He calls his own servants." And this helps us to understand that these are the people that are within the Kingdom. He knows them, He understands them, they know Him, there's a certain amount of acquaintance here, very much like a Judas even was a servant of Christ, followed Him, was a disciple, went through all of the activities and so forth. The church will always have those kinds of people.

And he delivers to them his goods. He's going to be gone long enough and he has to keep up with the economy. So he has to make wise investments. He has to produce his crops. He has to make sure that everything is cared for.

Now, the word for servant here is the word *doulos* and we shouldn't be...we shouldn't miss the point that a servant in the *doulos* sense is not necessarily some kind of a slave of the lowest rank, some kind of a person who was not good for anything but just go pick that up, you know. Ran around in a loin cloth with an IQ of 75, that was not what we're looking at. When you see the word "servant" we could even translate it "employee." Here were people who were artists and artisans and craftsmen and gifted agriculturalists and good with business and numbers and good traders in that time, good mathematicians, had a good mind for business. Those kind of people who could do just about anything would fit somewhere into the structure of service in an estate like this and when a man went away, he would hand these people who were trustworthy capable servants a certain amount of his goods so that they could bring him back a return on his property while he was gone. It was not an uncommon thing. They were stewards to handle the funds and assets and resources for the profit of the master, which profit they would return to him upon his arrival back. And that's what happens.

So he delivers them his goods. He apportions them out. Now notice verse 15, and this will tell us the responsibility we have. "Unto one he gave five talents, to another two, to another one, to every man according to his ability, and took his journey."

Now he knows the talent of his servants. he knows the skill of his servants. So he portions...apportions out to them that which he believes they are capable of handling properly.

To the first he gives five talents. To the second two, and to the third one. They're only illustrative. The numbers could be different but they illustrate low and high and somewhere in the middle.

Now, you need to know that a talent basically, we use it in the English sense as I just used it, to speak of someone's abilities. But actually it meant a weight...it meant a weight, like a scale. That's why in Revelation 16 it talks about a hailstone weighing a talent. It was a certain weight.

Now the value of each talent would depend on whether it was gold, which would be very, very high, an astronomical amount, five talents of gold, or whether it was silver, quite a bit less, or whether it



was copper, quite a bit less than silver. It's probably best to see this as silver because the word used for money in verse 18 is a word that is frequently used to refer to silver coinage.

So, the man's going away, now follow what he does. He gives them what amounts to...to...in weight a certain amount of coinage. You probably bagged for them, maybe he did it in his bookkeeping, not actually, but he gave to them, as it were, a bag of coins. One man got a bag full weighing five talents, one two talents and one one talent. And the idea was, take this, invest it and get a return for me on it. Show yourself a faithful steward, that was the idea. It isn't important what the monetary value was. There's really no way to calculate that since we don't know what the metal commodity was. We don't exactly know what the coins were. What is important is only to see what they did.

Now notice this in verse 15, here's the key to the whole thing. "He gave them to every man according to his ability and took his journey." Each man's ability was that which determined what he received. Some people had greater capacity to handle a large amount than other people did. That's the way it was. And so he apportioned that out. One got five, one got two and one got one.

Now it's obvious as you look at the parable that the master here is the Lord Himself. And going on a journey is the Lord going back to heaven where He is right now. We are now in management. And we have been given various, as it were, bags of coins. And that is what we are to use for the working out and the serving that God would have us accomplish while He's away, until Christ comes back. Not all of us have received the same amount. This is something you must understand, people. Not everybody is the same. Everybody was created differently with differing mental capacities, differing verbal capacities, differing skills, talents, capabilities. And then, you add to what we received in terms of creation from God the fact that each of us has been exposed to different opportunities, different privileges, different teachers, different discipling processes. And the range is vast. I mean, there are people who have gotten doctor's degrees by the handful from seminaries. And on the other hand, there are Christians who know very basically nothing but the gospel. They believed that maybe from a missionary somewhere and they have a very primitive culture and they never never heard much more than that. And maybe they are very limited educationally and maybe even some people are very limited mentally and some people are very limited emotionally.

I mean, all of us are different. And that's by the design of God. It's okay to be a one if you're a one. It's okay to be a two if you're a two or a five if you're a five. I mean, that's the way God designed it. It's a picture...it's a picture of spiritual capacity and spiritual privilege and spiritual responsibility and spiritual opportunity.

And in the story, you know, the servant who really loves his master is going to say, "Boy, here's my opportunity to show him how much I love him. Here's my opportunity to really invest my time and my energy and my thought and my work to bring him back a return on what he's given me. Here's my opportunity to show him that he was right in trusting me, to sort of return his confidence in me. I want

to live up to what he thinks."

This would appeal to the noblest motive in the heart of a loving servant. This would really be something he would want to fulfill for the sake of the master to whom he owed so very very much. And that's the whole point. The Lord gives people within the framework of His Kingdom, in the framework of His church all different levels of capacities and opportunities. And the issue is what they do with those opportunities.

Talents in our bag, the talent that we carry, the bag of coins that we carry would include teaching. How much teaching have we received? How much opportunity to hear, mixed with our God-given and God-created intellectual capacities, emotional capacities and gifts and skills? And how much opportunity for fellowship? And how much opportunity for spiritual advantage and insight? And how much opportunity for blessing? And how much have we received of all that the Kingdom offers? That's our bag, mixed with our God-given capabilities.

I mean, let's face it, you come to Grace Church and if we were to sort of give everybody here an IQ test, we would find that there's a wide range on the level of intelligence. Most of us would fall somewhere around the normal folks. But there's a wide range. And some folks who hear what I say at the very low end will only grasp a certain amount of that, some at the very high end who hear what's going on and read and study are going to grasp far more. And we're all at some point in the middle. So with God-given capability by His sovereign design, as long as it hasn't been destroyed by drugs or alcohol or something else like that, we have this capacity and we use that capacity to take in what God provides for us. And to return back to Him the maximum use of that spiritual privilege.

And I'll tell you, you know, those of us who have had the privilege of being here in this country and being here in this church have a heavy bag. We really do. I mean, you think about it. There are baby Christians out in different places in our own country and other parts of the world who know so very very little, it's really staggering. I mean, and we're so far down the line with so much opportunity and so much advantage. And those of us who come to this church have been given such a heavy bag, as it were. And certainly it differs because again, as I said, we have different capacities to receive it and take it in. But all of us in the visible church, all of us who identify ourselves as servants of the Lord, whether we're real or not, have been given these privileges. And you have the privilege of hearing the Word of God, of being taught, of meeting people who love the Lord and walk with the Lord. There are some Christians who are the only Christian in their family, the only Christian in their community. There are some people in the world who are the only Christian in their town that they know of. And the difference in the five, the two and the one is a God-given difference. God put you here to fill your bag here. And God has given you the opportunity to be whatever it is that He designed you to be. And He'll proportion out just what you ought to have according to your capability. I mean, He won't give a five one, and He won't give a one five. If He gave a five one, it would frustrate him. If He gave a one five, it would drive him crazy. He apportions it out, like it says in Romans 23, He gives each person

gifts according to the measure of faith...the measure of grace and the proportion of faith.

Now would you notice also, please, that the five doubled his and the two doubled his? You say, "Isn't that great? That's an equal percent." It is. It's an equal percent of faithfulness, it's not an equal result. It is true in spiritual ministry that some have greater results than others. And that may be due to spiritual capacity as well as opportunity, and privilege and so forth. So, God gives us different...differing capacities which will produce differing results. That's right. And the implication of this parable is that even in the Kingdom there will be different levels of rulership for people at different capacities. So God sovereignly has designed some of us to be rulers and some of us to be followers and some of us to fit in at all different levels, just like He did with the disciples, where it was obvious that Peter, James and John were sort of a triumvirate of leaders over which Peter was a very unique and special leader. It was obvious in the Jerusalem church where all those fine people came together, James rose to a place of leadership. So God has designed it that way. The issue is, did we give back to God when given the opportunity a maximum return? Right? If you're a five, He wants five back. If you're a two, He wants two back. If you're a three, He wants three.

You could be a five and give back two. You could be a two and only give back one. The point is maximum return...maximum return.

So, we're given responsibility. I'll tell you, people, you have a bag that God is holding you responsible for. It is a stewardship bag. It is a bag of privilege. It is a bag of opportunity. You are managing that part of God's fortune. Listen, every time you sit under the teaching of the Word of God, every time you read the Word of God, every time you learn a great truth out of the Word of God, somebody just dropped something else in your bag. And that somebody was the Spirit of God. And now you are responsible for the living out and the working out of that opportunity and privilege you've been given. And I fear that we have all wasted those, haven't we? It is true faithfulness that the Lord calls for. We have been given tremendous responsibility.

Now let's go from the responsibility we receive to the reaction we have. What should be our response, our reaction? What do we do with the spiritual opportunity? Verse 16, "Then he that had received the five talents immediately went and traded with the same and made five more talents."

"Immediately" is a key word...the fruit of inward salvation. And this is a true servant because he's immediately activated. His heart instantly responds to the privilege of serving his Lord. That is the fruit of inward salvation. It is an immediate response. And he went and traded, the word means to work literally. But technically as in this case it could be used to refer to engaging in business. He went out and did business. I don't know what he did with the five talents. Maybe he bought a field and cultivated it and produced a crop that was worth five times as much as he paid...or rather twice as much as he paid. Maybe he went and bought seed with it and planted the crop. Maybe he bought a piece of land, turned around and sold it. Maybe he gave it to somebody who was entering into some

kind of a trade situation and got a bigger return which doubled his investment. I don't know what he did. It doesn't say. But it says at the end of verse 16, "He made..." and the word there, kerdaino, means to profit. He profited, he gained five more talents. He doubled his master's money. That shows maximum commitment. That's the point the Lord is making. He made the most of his spiritual privilege, the most of his spiritual opportunity.

And verse 17 says, "Likewise, the one who had received two also gained two more." He made the most of his, too. Not everybody has the same opportunity. Some people hear the gospel a very limited way. Some people have exposure to a massive amount of it. Some have had very little privilege and opportunity, some very great. But in both cases they gave a maximum return on the privilege God gave them. And that's what God was after.

The main point He's making is very simple, be faithful to maximize your opportunity. Be faithful to maximize your opportunity. Turn back to God what He gave you. Give Him a full return on the opportunity and privilege.

But, verse 18 says, "He that had received one went and dug in the earth and hid his lord's silver money." He dug a hole and buried it. Now that was a common thing to do when you wanted to save money. You remember back in Matthew 13 the man who bought the treasure hidden in a field, and I told you at that time that people used the ground as a safe for keeping their money. They had a place, you know, they would map out with so many steps from here and so many steps from a tree and whatever, and that's where the fortune is buried. Well, this guy just dug and put it in the hole. Just like Achan had done after he stole all the money. You remember, in the coming into the land of Israel, he buried it in a hole in his tent. That was not an uncommon thing to do. And so the man buries the money. He does absolutely nothing with it...absolutely wasted his opportunity, wasted his privilege.

Now this is not saying that one-talent people can be sure of they're going to be unfaithful. It's not saying that one-talent people are going to really be the ones who are the losers. What it is saying is even though you only have one, you're responsible for it, see. That's the point. You're responsible to give God back a return on that tremendous spiritual opportunity He gave you, even if it was only a one and not a five, even if your opportunity was limited, you're responsible. Listen, some people have heard it and heard it and heard it and heard it and heard it and had privilege after privilege after privilege after privilege, some people have sat in Grace Community Church over and over and over and over and over again and outwardly and ostensibly they parade themselves as though they were servants of God and may even be so deceived in their own mind. They are fives in that sense. On the other hand, there may be people who just in a limited way heard the gospel, they're responsible, just as responsible for a return on that one as anybody is for the return on the five. That's the point. The lesson...we might say, well, if the guy with the five didn't return it, no wonder the Lord was mad at him. He was just mad cause he wasted so much. So He uses the illustration of the one so that the anger of the master is not because he lost so much, but because of the wasted opportunity. That

makes the point. The one who has the very least opportunity is equally responsible...equally responsible.

Well, what a powerful message this is. We have been given spiritual privilege while our Lord is away. He has given us differing levels of privilege but He wants a maximum return on His privilege, on His opportunity granted to us. And we will either give Him back equally to that privilege, equal to that opportunity or we will not and it will be wasted. And even a person with limited opportunity who is a one, with limited opportunity to respond to the truth and the gospel, with limited exposure to Bible teaching and spiritual life and spiritual friendship and sanctifying graces from other believers and so forth, even a person with one is still responsible to God for that one and to be a steward of that limited privilege.

The responsibility and the reaction then leads to the reckoning. And I just want to introduce this to you and we'll take it up next time. But notice the reckoning in verse 19. "After a long time, the lord of those servants comes and reckons with them." The word "reckon" is a commercial term meaning to compare accounts. He comes back to look at his books. He comes back to see how they've done in terms of stewardship in regard to their opportunity. And that's the way it's going to be when the Lord returns. He's going to come back and take a look at the books and see what men have done with their opportunity, with their opportunity to serve the King, with their opportunity to serve the Lord, with their opportunity to serve the master. What have they done with their spiritual privileges? And I say it is a strong message to a congregation like this where spiritual privilege is so high, where spiritual graces have been so super abounding. What do you do with the privilege you have? Have you really given the Lord a whole life of service in return for that?

Would you notice that it says in verse 19, it's kind of an interesting little note, "After a long time, the lord of the servants comes." And again our Lord is trying to tell the disciples that His coming is not going to be as quickly as they think it is. He said the same thing in chapter 25 verse 5 in the parable of the virgins when He said the bridegroom tarries until everybody dozed off and finally fell asleep. In other words, there will be a delay in the coming of the Lord. He doesn't tell them how much of a delay, so He doesn't remove the motive from their hearts. He doesn't tell them it won't be in their lifetime, or it won't be in the lifetime of anyone else. But He does say it will be longer than you think, meaning to say to them, "Look, there's no sense in just looking and waiting and watching, you've got to get busy serving," right? He doesn't want them to pack in all their service mentality and just sit around and wait for the Kingdom. Occupy till I come...be involved until I come.

You know, a few years ago there was a preoccupation, I would say maybe eight or ten years ago, a preoccupation in the evangelical church with the Second Coming of Christ. And people were...everybody was thinking about it, concerned about it. I remember talking to people who had sold their property. I remember one man, particularly, who liquidated a half a million dollars worth of assets and bought New Testaments and shipped them all over the world and bought little praying

hands that glow in the dark and pictures of Jesus. And he made himself bankrupt and he just got ready for the Second Coming. And, of course, the Lord did not come. That was completely out of balance. But that was something of the mentality, if you will, of the Thessalonians as I mentioned earlier who were ready to just chuck it all and just do nothing but wait for the coming of the Lord. And they need to be instructed about the fact that they had to start going back to work and that there was something to be done until He got here.

I...in a sense it's been interesting to watch that transition in our own culture. For a while, eight or ten years ago, everybody was thinking Second Coming...Second Coming, that was the big thing. Boy, we don't want to worry about the future, don't need insurance policy, don't want to invest in the future, boy, we're going any minute now, the Lord could come any minute. And all of that has sort of shifted now and I hope we haven't gone to an imbalance on the other side. He didn't come. And everybody thought He would come. But He didn't in the last few years and so people have sort of backed away a little bit. It came right at the rush out of the "hippy" movement, the Jesus movement, everybody was flooding into this Second Coming idea. And then when it didn't happen instantly, everybody sort of settled back. And in a sense I'm thankful for that because I think we've gone about doing what we're supposed to be doing till He gets here anyway. I mean, standing around looking in the sky isn't going to help. When He comes, He comes. And, of course, we desire Him to come, but until He comes we are busy and we want to be ready when that time of accounting comes. Now here He's not talking about the Rapture, as we been pointing out all along, but the Second Coming and the time of accounting at the Second Coming is not a time for rewarding Christians but a time for dissecting Christians from non-Christians. And that's the issue of this parable.

So, after a long time he comes. And it's time for him to take a look at his accounts. And that's exactly what he will do. By the way, the judgment itself is described beginning in verse 31 and running all the way to the end of the chapter in verse 46 and we'll be seeing that in the future.

What happened in the reckoning? Verse 20 says, "He that had received five talents came and brought other five talents, saying, Lord, Lord, thou deliverest unto me five talents, behold, I have gained beside them five talents more. His lord said to him, Well done thou good and faithful servant, thou hast been faithful over a few things, I'll make thee ruler over many things. Enter thou into the joy of thy lord. And he also that had received two talents came and said, Lord, thou deliverest unto me two talents, behold, I've gained two other talents beside them. His lord said to him, Well done good and faithful servant. Thou hast been faithful over a few things, I'll make thee ruler over many things. Enter thou into the joy of thy lord."

Hey, here are two servants who gave a full return on God's opportunity, right? Here are two believers, true saints. Here are sheep in the terms of the judgment of the sheep and the goats later in the chapter. Genuine servants.

But there was another one. "He said, I just received one talent and I knew you were a hard man reaping where you hadn't sown, and gathering where you hadn't spread and I was afraid and went and hid the talent in the earth. And lo, here's what's yours." Gave him back the talent. He didn't say well done good and faithful servant, he said, "Wicked and slothful servant."

Now what does all this mean? You have to come back next week to find out because we don't have time to go into it. But the distinguishing mark that I want you to remember today is this, and it's...I mean, it's powerful, you'll see next time. The distinguishing mark is this, two servants used their opportunity to serve the Lord and therefore prove the genuineness of their salvation. They were...they were willing to spend their time for the sake of their master. One servant stuck his master's money in the ground and spent his time doing exactly what he wanted. He called himself a servant, but he wasn't. He said he belonged to the master, but he didn't and was ultimately thrown out. And here again we see the same kind of warning from our Lord that He gives over and over again, be sure that thou you are outwardly associated with the Kingdom, you are also inwardly belonging to the Kingdom. Let's bow in prayer.

Lord, it is our prayer that no one would be deceived by that deceiver, Satan, or by his own self-deception, but that each of us would look to our lives to see whether we be wheat or tares, good soil or bad soil, whether we be a house with a foundation or a house without a foundation, whether we be virgins with oil or without, whether we be servants who serve the Lord making the most of spiritual privilege or who serve self and ignore spiritual opportunity. May every heart be examined and may Your Spirit do whatever must be done to bring reality out of falsehood.

Before we close in prayer while your heads are bowed for just a moment, this is a serious message our Lord gives us. It's something that must have been on His heart all the time because it comes out so frequently. It is not just the church and the non church, it is the church redeemed and unredeemed, saved and lost, true and false, genuine and phony that burdened Him. As well as the unchurch, those who make no pretense to care about the Kingdom. Even in the day when the Lord returns, even in the Tribulation time, there will be people who have identified outwardly with His Kingdom who inwardly do not know Him, who will during that period of time say they are servants but will make no use of their spiritual opportunity. Listen, this is your day of opportunity, this is an acceptable time, this is an appointed time, this is a time of salvation. I don't know how long that time will be. Death, the Rapture of the church, the horrors of the Tribulation, the Second Coming of Jesus Christ are on the horizon for every one of us. You need to be ready, to look at your own heart and see there is genuineness there...genuineness. You can judge your sincerity, as I said in my prayer earlier, by fearing to offend the Lord. Do you have that fear of offending Him? By a concerned to know and do His will above everything. By a willingness to deny yourself, by a heart of love for His glory, by a

desire never to turn aside from His commandments and never to offend another Christian.

Does that describe your heart? If it does, those are the marks of sincerity and genuineness and you have taken your opportunity and your privilege and you have returned to God fully what opportunity He has given to you. But if those aren't the marks of your life, then don't fool yourself into thinking all is well because all is not well, no matter what your association outwardly might be to the church. You need to come to Christ, confess your sin, believe in Him as Savior and Lord.

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