

January 18, 2026

CFBC... "Perfect Ending" (Matthew 24-25)

# “FAITHFUL OR SLOTHFUL”

## Matthew 25:14-30

Have you ever looked at someone else and thought, *“If only I had what they have.”*

- **“If I had their time...”**
- **“If I had their talents...”**
- **“If I had their money...”**
- **“If I had their opportunities...”**

We often believe that having more means living a more meaningful life. But what if God sees things differently? What if it's not about how *much* we have—but what we *do* with what we've been given?

Jesus used three consecutive parables to clarify how He wanted His followers to prepare for His coming. Each of them has a different emphasis.

- **The Parable of the Two Servants (24:45-51)** teaches that we should be eagerly watching for Him.

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- **The Parable of the Ten Virgins (25:1-13)** teaches that we are to patiently wait for Him.
- **The Parable of the Talents (25:14-30)** teaches that we must be diligently working for Him.

These parables, when considered together, build a healthy balance in our lives. In one Dennis the Menace cartoon, Dennis and his parents are leaving church. As they go out the back door, Dennis said this to the pastor—***"Now Pastor, what you going to do with that dollar my dad put in the plate this morning?"***

You know that's a pretty good question in light of the parable we're studying this morning. In fact, the Lord Jesus seems to point us to a similar question—***What are you going to do with what God has given you?*** Until He comes, what are you going to do with your time, your talents, and your treasure?

There is a theme of delay that shows up several times in the Olivet Discourse. Jesus began this discourse by speaking of tribulation, persecution, and opposition that would come to His disciples,

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and in the same breath He promised that the gospel would be proclaimed to all nations (vv. 3–14). All of these realities imply a long delay. Then, there are explicit references that point to a long delay (**Matthew 25:5,14,19**). Christ's delay may seem to be long. However, HE IS COMING!

**His return will be sudden and there will be no chance to be saved or to finally live for Him when He comes!**

In the parable we are focusing on today. . .

- the man obviously represents the Lord Jesus Himself.
- The journey represents the time between His ascension and His second coming.
- The slaves depict professed believers whom He entrusts with His resources.

J.C. Ryle defines a talent like this. . .

**"Anything whereby we may glorify God is 'a talent.' Our gifts, our influence, our money,**

**our knowledge, our health, our strength, our time, our senses, our reason, our intellect, our memory, our affections, our privileges as members of Christ’s Church, our advantages as possessors of the Bible—all are talents.”<sup>1</sup>**

If you’re a Christian, God has given you three things to steward. First, until Jesus returns, you have **TIME**, the day-to-day context in which kingdom opportunities arise. Second, every believer has **TALENTS** that are gifts from God to develop and use for his kingdom purposes. Third, you have **TREASURES** (financial resources). Your money isn’t merely for your enjoyment but for kingdom advancement.<sup>2</sup>

So, here is the question that you’ve got to ask yourself today. **What will you do with what you’ve been given?**

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<sup>1</sup> James Montgomery Boice, *The Gospel of Matthew* (Grand Rapids, MI: Baker Books, 2001), 532.

<sup>2</sup> Tony Evans, *The Tony Evans Bible Commentary* (Nashville, TN: Holman Bible Publishers, 2019), 911.

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**Matthew 25:14–18...** *"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. 15 "To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. 16 "Immediately the one who had received the five talents went and traded with them, and gained five more talents. 17 "In the same manner the one who had received the two talents gained two more. 18 "But he who received the one talent went away, and dug a hole in the ground and hid his master's money."*

Jesus' point is clear in the parable of the talents.  
A faithful believer will. . .

### **SERVE THE LORD WITH GLADNESS!**

Here is a wealthy land-owner or businessman who must go away for a while. Normally he would hand over the day-to-day affairs of the business to trusted slaves.

In this story, the businessman handed over 5 talents to one slave, 2 talents to another one, and

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one talent to the final slave in the story. A "talent" was a measure of weight. We are not told whether it was a talent of gold, silver, or copper. One thing is for sure; these talents represented a great deal of money. Notice that he handed over differing amounts according to the servant's ability.

Are you a true Christian? If you are, you are blessed with God-given opportunities to advance His kingdom. We are not to sit on our hands until Jesus comes. Each opportunity is a call to action—to service. Take for instance your spiritual gifts. Paul wrote:

**Romans 12:6–8...** Since we have gifts that differ according to the grace given to us, *each of us is to exercise them accordingly*: if prophecy, according to the proportion of his faith; **7** if service, in his serving; or he who teaches, in his teaching; **8** or he who exhorts, in his exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

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Jesus is coming, but He hasn't come yet. So, let me remind you again...

## **SERVE THE LORD WITH GLADNESS!**

- **The slave who had been entrusted with the 5 talents turned a 100% profit.**
- **The slave entrusted with the 2 talents also turned a 100% profit.**
- **The slave entrusted with 1 talent dug a hole and hid his master's money in the ground!**

Now there is an important truth for all of us to grasp here in the next phase of the parable. . .

**One day Jesus will come and He will hold us accountable for how we live our lives and for what we do with the opportunities we have been given!**

### **The Slave With 5 Talents**

**Matthew 25:19–21... "Now after a long time the master of those slaves came and settled accounts with them. 20 "The one who had**

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**received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' 21 "His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'"**

He was commended by the Master for his faithfulness! Then, notice that he received a promotion—“*you were faithful with a few things, I will put you in charge of many things.*” Then, he was invited into the joy of his master.

Jesus takes note of our faithfulness. Your desire to serve the Lord with gladness will determine your responsibility in the kingdom of heaven. Heaven is not simply an eternity of passive relaxation. It will include the most fulfilling work you have ever been entrusted with.

### **The Slave With 2 Talents**

**Matthew 25:22–23... "Also the one who *had received* the two talents came up and said, 'Master, you entrusted two talents to me. See, I**

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**have gained two more talents.' 23 "His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'**

This slave also received a commendation, a promotion, and an invitation to enter into the joy of the master. Listen, what we do in this life matters for all of eternity!

**A woman finished shopping and returned to her car. She found four men inside the car. She dropped her shopping bags, drew a handgun, and screamed, "I have a gun, and I know how to use it! Get out of the car." They got out and ran like crazy.**

**The woman, somewhat shaken, loaded her shopping bags and then got into the car. But no matter how she tried, she could not get her key into the ignition. Then it dawned on her—*her car was parked four or five spaces away!* She loaded her grocery bags into her**

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**own car and then drove to the police station to turn herself in.**

**She told her story to the desk sergeant. He nearly fell out of his chair laughing. He pointed to the other end of the counter, where four men were reporting a carjacking by an old woman with thick glasses and curly white hair, less than five feet tall, and carrying a large handgun. No charges were filed.**

You see, she thought it was her car, but it really belonged to someone else. We think our lives are our own and we have the right to do what we want to do and to be who we want to be. Wait. Our lives belong to God!

### **The Slave With 1 Talent**

**Matthew 25:24–30... "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. 25 'And I was afraid, and went away and hid your talent in the ground. See, you**

**have what is yours.' 26 "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. 27 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. 28 'Therefore take away the talent from him, and give it to the one who has the ten talents.' 29 "For to everyone who has, *more* shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. 30 "Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.**

There are 2 faithful servants and 1 unfaithful servant in this parable. The faithful servants were actively and aggressively engaged in working for the Master's benefit. **They served Him with gladness because they had a reverence for Him and they wanted to please Him.**

The unfaithful servant, on the other hand, did not have a reverence for his master. He was preoccupied with himself.

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Can you believe it? He had the audacity to call into question the character of his master. He didn't know Him; therefore he didn't trust Him either! Now, keep in mind that he was a part of the same household as the other two slaves, but he blew his opportunities big time.

**The master's response to him is heart wrenching and even bone jarring.** He was condemned because he hadn't done anything with the opportunity he had been given. This is without a doubt what I would call *the tragedy of wasted opportunities*. His talent was taken away and given to the slave who had 10 talents.

**In verse 30, the Jesus reveals that a consistent waste of opportunities indicates that a person is not saved. It's not that he lost his salvation. HE WAS NEVER SAVED TO BEGIN WITH!**

In the parable of the talents, the faithful are invited to share their master's joy (vv. 21, 23), while the unfaithful slave is cast "*into the outer darkness; in that place there will weeping and gnashing of teeth.*"

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Oh what a grim fate that is! Outer darkness, because it is a life without God where there is no hope, no joy, no love, and no laughter. In that outer darkness there is only weeping and gnashing of teeth forever. Do not go there. Repent of your sin, trust Jesus as your Savior and Lord. Surrender your life to Him today and be faithful to Him for the rest of your life.

**SERVE THE LORD WITH GLADNESS!**