

WHAT JESUS SAID – THEN AND NOW

About Settling Up with God

TEXT: Mt. 25:14-30

INTRODUCTION: Jesus told the story of the ten virgin bridesmaids to the disciples primarily as a warning to the lost. He told those who had no spiritual life within them that He was coming back suddenly and unexpectedly, and then it would be too late for them to trust Him and be saved. The door would be shut. He would say to them, “I do not know you.”

The next story Jesus told was also a warning; but this was a warning primarily to the saved. The story is a familiar one. We call it the parable of the talents.

- However, I find that **most Christians do not understand the message contained in the story.**
- I also see that **most Christians do not heed the warning within the story.**
- Consequently many, **many truly born again Christians will suffer great loss even though they will go to heaven when they die.**

If you right now are saying to yourself, “How can that be?” Then you dear brother or sister in the Lord need to listen to these words of Jesus more than anyone else!

Matthew 25:14-30 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. 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. 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.’ 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.’ 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. ²⁸ So 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.’

I. THE SIMPLE STORY

A. The lord of a large estate traveled far away, and was gone for a long time.

B. Before departure, he entrusted some of his wealth to three servants.

- **To one he entrusted 5 talents.** (These talents were the largest coin used in currency, and could be made of silver or gold. If these were silver talents, the value of five would be equivalent to hundreds of thousands of dollars today. If they were gold, the equivalent would be measured in millions.)
- **To another he entrusted 2 talents.**
- **To the third he entrusted 1 talent.**

C. After a long time, the lord of the estate returned, and he gathered the servants together to settle up, to settle accounts with them.

- **The man who received 5 talents had used them to make 5 more for the master.**
- **The man who received 2 talents had also used them well to make 2 more for the master.**
 - **Both of these faithful servants are told,**
 - **“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.”**
- **The man who received 1 talent did not use it at all.** (He made excuses and hurled false accusations at his master.)
 - **The master said to him,**
 - **“You wicked and lazy servant,”**
 - **He ordered the one talent taken from him**
 - **and that he be cast into outer darkness** where there is weeping and gnashing of teeth.

Folks, listen to

II. THE MESSAGE FROM THE STORY

The lord in the story represents the Lord of Glory, the Lord Jesus Christ.

He has gone away to heaven, and He has been gone a long time.

The Lord Jesus is coming back!

When He returns, those who have not trusted Him

- Like the five foolish virgins we talked about last week, people who professed faith in Christ, but who did not possess faith in Christ.
- Like the man with one talent who did nothing at all to profit or serve the Master because he was spiritually dead, he had no spiritual life within him.
- They will be cast into hell – outer darkness with weeping and gnashing of teeth.

But the saved also will be called before their Lord to settle up, to settle accounts with God.

This is called elsewhere in Scripture “The Judgment Seat of Christ.”

Romans 14:10 But why do you judge your brother? Or why do you show contempt for your brother? For we shall all stand before the judgment seat of Christ.

This judgment is for believers only. It is for those of us who are born again. It is for us who are going to heaven, in fact, this judgment takes place in heaven.

It is not a judgment to determine who goes to heaven; it is only for us who have trusted in Christ and will therefore go to heaven.

But listen, dear brother and sister in the Lord.

- While our sins are forgiven and removed as far as the east is from the west,
- While we have received eternal life as a free gift through faith in Jesus and His death in our place upon the cross,
- We still will have a time when we settle accounts with God!
- This “settling up” will be at the Judgment Seat of Christ.

Our Lord has given certain things to each of us in various measure. To some He has given much, five talents worth. To some He has given two talents worth. But He has given some to all of us.

What has Christ given to us?

- Physical Abilities – skills of hand or body or voice
- Mental Abilities – sharp minds, great power to think and figure and reason
- Spiritual Gifts – service, administration, teaching, missionary, proclaiming, hospitality
- Financial resources – possessions, income, financial ability
- Health
- Energy
- Time

- Influence
- Opportunities

When we are called to settle accounts with God, the key question

- is not how much the Lord entrusted us with,
- but what have we done with what He gave us.

1 Cor. 3:10-15 ¹⁰ According to the grace of God which was given to me, as a wise master builder I have laid the foundation, and another builds on it. But let each one take heed how he builds on it. ¹¹ For no other foundation can anyone lay than that which is laid, which is Jesus Christ. ¹² Now if anyone builds on this foundation *with* gold, silver, precious stones, wood, hay, straw, ¹³ each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is. ¹⁴ If anyone's work which he has built on *it* endures, he will receive a reward. ¹⁵ If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire.

The judgment seat raises important questions:

1. Gold is associated with the glory of God.
 - **What have we done in our life for God's glory?**
2. Silver speaks of redemption.
 - **What have we done to help bring people to faith in Jesus Christ?**
3. Precious stones remind us of eternity.
 - **How is our life making a difference that will last for eternity?**
4. Wood, hay, stubble speak of those things which time destroys: personal gratification, personal advancement, the accumulation of wealth for personal comfort, pleasure and luxury.
 - **How have we used the abilities, spiritual gifts, financial resources, health, energy, time, and opportunities that God has given us since our salvation?**

In this story and the message it contains is both a promise and a warning for believers.

III. THE PROMISE AND WARNING

A. Those who have built well will receive rewards.

1. There are the crowns given to the faithful, called the
 Crown of Righteousness,
 Crown of Rejoicing,
 Crown Incorruptible,
 Crown of Life,
 Crown of Glory.
2. Those who have been faithful in whatever they were given will be granted greater positions of service, responsibility, and honor in the Millennial Kingdom when we rule and reign with Christ.

And what loss will believers suffer?

- 3. Those whose life work is burned up because it had no eternal value will suffer loss**
 - **of rewards which God wanted them to have.**
 - **of Millennial Kingdom offices they would have otherwise been qualified to hold.**

CONCLUSION: Folks, can I just share some of what I see for our church, which is probably just a small portion of what God sees. And I say this knowing that our church is only one little part of God's Kingdom enterprise.

But I see that God has given us the people to whom He has entrusted a wealth of physical and mental ability, and time, energy, and resources to reach out to the hurting through our Center of Hope. But what God has developed so far is just the beginning of what He yet wants and plans to do.

I think if we would use all that God has entrusted to us,

- He would give us the whole block of property behind the Sheltering Tree.
- He would let us develop a ministry to young families and single moms with little children to rescue some in desperate trouble and help them get on their feet physically and spiritually.
- He would let us develop a work resource center to provide an opportunity for short term work for those who need it, and work training to help people who are willing to earn their way.
- I think God would turn much of our church planting into church planting movements. We are seeing the beginning of this in West Africa right now.

People, we are so blessed. God lets us see and be a part of so much that He is doing in the world right now. But even with all we get to see, we are only touching the hem of the garment.

And the reason we are only touching the hem instead of the whole garment is because there remains much that the Master has entrusted to our care that we consume for our own selves rather than using for the sake of the Kingdom, for the sake of eternity.

Let me ask just one final question. Would you give an honest answer to your own soul to this question?

If the Lord Jesus returned today,

and the opportunity to build for eternity ended today,

what would your life work look like at the Judgment Seat of Christ?