

Rewarded for Being Faithful in Small Things (Mt. 25)

I. THE CERTAINTY OF ACCOUNTABILITY AND THE OPPORTUNITY FOR REWARDS

- A. Each believer will give an account of their life to God at the judgment seat of Christ and receive rewards for their obedience and diligence (Rom. 14:10-12; 1 Cor. 3:12-15; 2 Cor. 5:10).

¹⁰For we shall all stand before the judgment seat of Christ... ¹²So then each of us shall give account of himself to God. (Rom 14:10-12)

⁸Each one will receive his own reward according to his own labor... ¹¹No other foundation can anyone lay than that which is laid, which is Jesus Christ. ¹²If anyone builds on this foundation with gold, silver, precious stones, wood, hay, straw, ¹³each one's work...will be revealed by fire...

¹⁴If anyone's work which he has built on it endures, he will receive a reward. ¹⁵If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire. (1 Cor. 3:8-15)

The greatest and most glorious day of your life is yet in the future. It is our most important appointment and is yet in the future. It is the day that the beautiful King, the Man Christ Jesus, returns and that you stand before Him face to face and His generosity is manifested as He rewards us with such generosity for the little things that we did. It will overwhelm us with love and gratitude. Again, the most important appointment in your life is yet future. It is called the judgment seat of Christ. Paul describes it here in 1 Corinthians 3:8-15. We will read it briefly. We have looked at this passage many times. We cannot be reminded of it too often. I could read this passage and benefit from it every day. I do not, but it would benefit me if I did.

In verse 8, we see that each one will receive his own reward according to his own labor or his own deeds done in his life as a believer. Further on, verse 11 says that no other foundation can be laid except for the foundation of Jesus, who He is, what He did, on the cross. He shed His blood, and our relationship with Him is by faith.

We see in verse 12 that, if anyone builds upon that foundation of the blood of Jesus, and the work on the cross, we build upon it by our own labors that are either gold, silver, and precious stones in God's presence or they are like wood, hay, and straw.

Verse 13 tells us that on the last day, on the day we stand before the Lord each person's work, life, and deeds will be revealed by fire. It says in Revelation 1 that His eyes are like fire, as He looks at us, our life work, our deeds, and the very small things that we have done because we love Him will come to light.

It says in verse 14—this is an amazing promise—if anyone's work—the deeds which he has done—which he has built upon that foundation of the blood of Christ, if that work endures, he will receive a reward. Verse 15, talking to believers, he says, "But if anyone's work is burned, he will suffer loss." That is loss of rewards that were within his reach by the grace of God. They were potentially his, if he would have lived a life of obedience. He will still be saved, yet as though by fire.

- B. Believing that God rewards His people is a foundational kingdom principle. There are over 50 references to Jesus teaching on eternal rewards—making it one of His most emphasized themes. (Mt. 5:5, 12, 19; 6:4, 6, 18, 20; 10:41-42; 16:27; 18:4; 19:21, 28, 30; 20:26-27; 23:12; 25:21, 23; Mk. 9:41; 10:21, 43-44; Lk. 6:23, 35; 9:48; 12:8; 21, 33; 14:11; 16:11; 18:14, 22; 19:17, 19; 22:30; Jn. 12:26; Rev. 2:7, 10-11, 17, 26-27; 3:4-5, 11-12, 18, 21; 16:15; 19:7-8; 20:4, 6; 22:5, 12).

⁶...for he who comes to God must believe... He is a rewarder of those who diligently seek Him. (Heb. 11:6)

Some believers are like, “Well, I am not really into the idea of eternal rewards.” It is important to understand that this was a theme that Jesus emphasized in His teaching ministry. It was not of secondary importance. He made over fifty references to it. There are very few topics that He referred to fifty times in the four Gospels. Hebrews 11 says clearly that it is one of the foundation principles of the kingdom of God, “He who comes to God must believe He is a rewarder to those that diligently seek Him.” If you come to God, Christianity/kingdom of God 101 says that you must believe He rewards your diligent response to Him. In other words, kingdom of God 101 tells us that you must believe that God watches, that He cares, that He is moved by what you do, and He rewards what you do. That is basic Christianity, and yet so many believers are disconnected from this truth. Therefore, I do not apologize in bringing it before us over and over again. It renews my own heart to say it.

II. THE PARABLE OF THE TALENTS (MT. 25:14-23): FAITHFULNESS AND JOY

- A. The parable of the talents reveals how generously God rewards the small things that His people do in serving Him (Mt. 25:14-30). Jesus highlighted similar truths in Luke 12:34-48 and 19:12-29. The Lord entrusts His servants with a stewardship that they must give account for (Mt. 25:14-19).

¹⁴The kingdom of heaven is like a man traveling to a far country, who called his servants and delivered his goods to them. ¹⁵And to one he gave five talents, to another two, and to another one ... ¹⁶Then he who had received the five talents...traded with them, and made another five talents. ¹⁷And likewise he who had received two gained two more also. ¹⁸But he who had received one went and dug in the ground, and hid his lord's money. ¹⁹After a long time the lord of those servants came and settled accounts with them. (Mt. 25:14-19)

1. **Delivered his goods (25:14):** God has entrusted to each person opportunities and abilities—physically, mentally, emotionally, financially, and in their life and family circumstances.
2. **Settled accounts (25:19):** Each will be evaluated at the judgment seat of Christ.

Matthew 25, the parable of the talents, is a very well-known parable. The main message of this parable is the idea that Jesus entrusts gifts, abilities, opportunities, and the ministry of the Holy Spirit to His servants. Then, at the second coming, He will ask them to give an account for how they responded to the gifts, the abilities, the opportunity for ministry, the wooing of the Spirit, and the calling of the Lord upon their life that were entrusted to them and how they responded to them.

That is the main message of this parable, but there are two other messages that are highlighted under this main message. Number one—oh, I love this one!—this parable reveals the generosity of Jesus and how He evaluates us with such generosity. I mean, there is no better judge to stand before than the most kind, generous One. His generosity and how He rewards us for the very small things that we do, and the very big rewards that He gives, I love to say when we make one step of obedience, He gives us a mile of blessing in the age to come. It is glorious. It is outrageous grace, even though He is responding to our deeds and our works.

The second message is often missed, and it is the tragedy of wasted opportunity in the grace of God for believers. Many believers live their life in the tragedy of wasted opportunity by their spiritual unresponsiveness, in their dullness and their lack of attentiveness to the Lord. They go decades that way. They are saved, but when they stand before the Lord on the last day they suffer loss of the rewards that were within their reach by the grace of God that were appointed for them. There is nothing that I fear more than regret. To have regret on the last day is the greatest tragedy I could imagine in a life, and it is unnecessary.

*Well, let's look at this parable. We will look at the first part here. I will make a few comments, and then we will look at the second part. Now this parable is spoken to believers. He is talking to the twelve apostles several days before He dies on the cross. He is in the final week. He is in Jerusalem. He has the apostles alone, privately. He is teaching them about the nature of the kingdom. He is talking about discipleship and how to respond to Him as His servants. The reason I say that is because I have read a lot of commentaries on this parable. Later, we will look at the negative dimension of the servant who does not respond well and the big trouble in which he finds himself. A lot of leaders do not know what to do with that. So, they say, that he has to be an unbeliever because a believer could not be in trouble like this. It is my personal opinion that He is talking **to** believers **about** believers. It matters because you lean into this parable way more intensely if you think that He is talking to you. If He is talking to unbelievers out there somewhere, we do not really heed the warning. This parable has both a glorious promise and an ominous sober warning. It is a very important parable.*

Verse 14, "The kingdom of heaven is like a man"—and that Man is Jesus in this parable—"traveling to a far country"—because in a few days He would die and go to heaven. He said, "And he called his servants"—of course the twelve were there a couple days with Him before the cross. He was teaching them. He delivered His goods to them.

Now the Lord gives to every believer what I call "a life assignment." I do not know if that is the best description, but all of us have an assignment in our life. It is not just one thing, but in one part of our life, we have these kind of opportunities, struggles, and difficulties. Later we have these other opportunities, struggles, difficulties, and breakthroughs. In the overall of our life, the Lord has a plan. In that plan, He has given every one of us certain abilities or lack of abilities strategically, physical abilities, spiritual, emotional, economic, and family situations. As part of your life assignment, some have really strong amazing families, while others are in very challenging or even destructive and hurtful families.

Now, we develop some of those gifts. Others have abilities that are outside of our scope and our reach in the grace of God. The Lord says that every one of you is unique and has a unique assignment using the combination of all of these features over decades of your life. He would say, "On the last day, I want you to respond to Me according to those life circumstance that I put before you." All of us are different. That is why I cannot look at you and fully understand all the complexities of your life. You cannot look at another person and understand them in an accurate way. We cannot really grasp the combination of the emotional, the economic, the family issues, the personality, and the mental capacities with which that person is dealing. They are all different, and they even change in the different seasons of our life. He delivers to every one of His servants His goods, a certain life situation, abilities, opportunities, and a certain amount of impact, etc.

Verse 15 says that he gave that person five talents. Now, a talent was a unit of economics. A talent has several different definitions now, but it is a certain unit of money. He gave to the next guy only two talents. He did not give him as much ability, gifting, or opportunity. To the third guy he gave only one. Again, everybody has a different situation, a different entrustment from the Lord.

Verse 16 tells us about the one who had received the five talents. Let's just call it 10,000 dollars. Many commentators disagree about the value of a talent and money, but the real point is not how much it was worth back in that day. Let's say 10,000 dollars was what he gave him. That guy then invested it, meaning he bought some more property or grew some crops. He invested in certain ways and doubled it and ended up with 20,000 dollars.

In verse 17, we see the man who was given two units or two talents, two units of gifting of opportunity, of blessing in that circumstantial way of abilities and gifts, etc., and he doubled it as well. He took that four

thousand dollars, and he doubled it. When the master came back, he had a one-hundred percent increase just like the man with five talents.

However, in verse 18, we see the third man, and this is where the trouble comes. The first two are a picture of faithfulness and a picture of diligence. This third man only received one talent. He is a picture of unfaithfulness. He is a picture of the servant that was entrusted with a commission, an ability, and a stewardship from the Lord, but he squandered the opportunity. He had received one talent, but instead of investing it, he dug a hole in the ground and hid the money. He did not walk a mile down the road to the bank, put it in the bank, and get interest. The Lord Jesus mentions it in a few moments. He says, “You should have, at least, walked down the road, put it in the bank, and made some interest over all those many years that the master was away.”

After a long time, the Lord, or the master came to settle the accounts. Beloved, there is a day when the Master is coming back. It is not far from now. We do not know when, but when He does, He is going to settle accounts with all of His people. That is a glorious day because it is a day where His generosity will be openly displayed. Those that were diligent and seeking to obey Him even in their weakness and their brokenness will have overwhelming joy and gratitude on that day. What a glorious day, the day when the Master comes back to settle accounts!

- B. The man with five talents and the man with two talents each received the same affirmation for their faithfulness and the same eternal reward of being made “a ruler over many things” (Mt. 25:21, 23). The man with two talents was entrusted with less abilities, gifts, increase, impact, and recognition than the man with five talents, yet they both received the same affirmation and reward.

²⁰“So he who had received five talents came and brought five other talents...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, ‘...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.’” (Mt. 25:20-23).

In verse 21, we find the man that had five talents, and we already know he gained five more. He doubled what he had. He was given 10,000 dollars, but after this period of investments now he has 20,000. Again, that is a hypothetical number. Verse 21—oh, this is awesome—the Lord said five phrases to him, and every phrase is filled with meaning. We will look at each phrase for a moment. Phrase one, “Well done.” Phrase two is, “Good and faithful servant.” Phrase three says, “You were faithful over few things.” Now, note the word, “few,” which is the power of this passage. It was only a few things. Fourth phrase says, “I will make you ruler over many.” Note the word, “many.” The fifth phrase is, “Enter into the joy of your Lord.” He says that to the man who had five talents. This is really remarkable.

Now, we really relate to verse 22-23, the man with only two talents. He had less gifting, less ability, less impact, and less opportunity, but we find that he had the same diligence, the same faithfulness, and so he received the same reward and the same affirmation from the Lord. There is a big message in this. Verse 22, he who had only two talents, with less opportunity, less gifting, and less ability, gained two more. He had the same one-hundred percent increase. His impact, gifting and ability was much less. Yet, in verse 23, the Lord said the same things to him, with the same affirmation, and the same reward. “Well done,” number one. “Good and faithful servant,” number two. “You were faithful over a few things,” the third thing. “I will make you ruler over many,” and then, “Enter into the joy.” What a remarkable reality!

You know, there are only a few Billy Grahams in world history who fill up stadiums and few Reinhard Bonnkes who can do the same. There are only a few Bill Gates in the business world. There are only a couple of prime ministers over the history of a nation. There have been only a couple presidents over Harvard University. There are not so many who reach that level of outward achievement and recognition and applause of men. For most people, it is nothing like that. We see that the Lord gives the same affirmation equally to the one with far less talent and ability that He gave to the man with the five talents. That is remarkable to me, but it was because he had the same diligence and the same zeal.

C. **#1 Well done:** Jesus will affirm faithful believers before the Father and the angels (Rev. 3:5).

⁵He who overcomes...I will confess his name before My Father and before His angels." (Rev. 3:5)

First of all, He says, "Well done." I mean, for the Lord, the Faithful One, to look you in the eye and say, "Well done" to you, I cannot imagine anything more powerful than that on that day. In Revelation 3:5 it says that Jesus will confess your name before the Father, and before the angels. Now when it says, "He is going to confess your name," it means more than He says, "Allen Hood, you pass," stamps your passport; "Next, Ed Hackett, you pass...Next," etc. No, His confessing your name means much more than that. It means He is going to tell your story. Can you imagine Jesus telling your story to the Father and to the angels, because He was that attentive, that interested, and that gripped by your life and your deeds, even as small as they were. That is a remarkable reality.

D. **#2 Good and faithful servant:** Note three affirmations that Jesus will declare over His people.

1. **Good** points to godly motivations with sincere intentions to do God's will.
2. **Faithful** highlights diligence and follow-through of our intentions to do good in the face of pressure, obstacles, mundaneness, and temptation. Steadiness over years is emphasized here.
3. **Servant** speaks of being willing to sacrifice our comfort, honor, and personal agenda.

"Good and faithful servant." Each word in this phrase is important. When He says, "good," that points to godly motivations and sincere intentions. That is where it starts. When our intentions and motivations are ungodly, which we all have, and when we recognize it, we line back up to godly ones and resist the ungodly ones. The Lord sees the working of that process, and He says that is good. He is not talking about perfection, but He says that is what we reach for. You determine that your motives and your intentions will be good according to the will of God, and that is good.

Then He says, "faithful." It is more than good intentions. There is follow through, and there is diligence. Follow through of our intentions in the face of pressure, obstacles, temptation, and mundaneness. Mundaneness is sometimes the most painful pressure.

*I know a lot of folks—well, I am one of them—that believe that there is a great revival, far greater than anything in history, even beyond the book of Acts, yet coming. Some people steward that hope in a wrong way. They don't engage in the work of the Lord in a diligent way because they are waiting for the great revival, and **then** they are going to jump in. Many people do this, but is a completely unbiblical way to wait for a great revival. They think, "I will really be faithful when the glory of God is breaking out, and the book of Acts plus one is all happening."*

The Lord recognizes faithful follow through, diligence, and difficulty in the face of temptation. Hudson Taylor the great missionary to China, the English doctor that went to China in the 1800s, said, “Faithfulness in little things is a great thing.” I love that phrase, “Faithfulness in little things is a great thing before God.”

Then number three is when Jesus will call that faithful one, “a servant,” because they were willing to sacrifice their comfort, their honor, and their personal agendas. See, it is one thing to have good intentions, but another thing to really be diligent and press in. To do it with a servant spirit, wow! So you are serving in the church, and you might find that the people you are serving are not only complaining about you, they are complaining about you behind your back. You hear what they said, and you think, “I am not going to do it if that is how they are going to treat me.” On the other hand, the servant spirit says, “I am doing this thing as unto the Lord,” so they are staying steady, faithful.

This is remarkable, the ultimate servant, the Lord Jesus, looking you in the face in the presence of the Father and saying, “You were a servant.” Being the ultimate servant, He esteems servanthood. He declares that you, in truth, had a servant spirit while you were following through in your faithful diligence. You kept realigning and signing up for good motives and good intentions when you came up short in those areas. What a remarkable statement!

- E. **#3 Few things:** Most people have a small “assignment” (sphere of responsibility and influence). Some believe that their work only matters if it impacts many people. Our life assignment may be small in man’s eyes, but it is so important in God’s eyes that He greatly rewards those who are faithful in it. “Faithfulness in little things is a great thing” (Hudson Taylor).

As I said, there are only a few Billy Grahams, Reinhard Bonnkes, and Bill Gates. There are only a few people who make a real big impact that is recognized and applauded by the masses. Most people’s sphere of influence is really small and that is the will of God. That is not bad. In the history of the Body of Christ, God gave 99.99% of people a small sphere of influence. Individually, we touch individuals here and there. Now together, we can collectively make a big impact. We want to touch more, and that is good. We need to understand this—this is a very powerful phrase, “few things”—“you were faithful in a few things.” Many people, when they first get saved and become a part of the kingdom of God, sign up for big and glorious things that they are going to do. Again, collectively they are big and glorious, but, individually, most of our assignments are small.

A lot of folks do not get that on the front end. So they are waiting ten years, and the breakthrough does not come. Twenty years, they are still waiting for the breakthrough. Hope deferred makes the heart sick. They begin to get weary, and they begin to get jaded. By the third decade, year thirty, they are like, “Forget it.”

The Lord might say, “Who told you that your sphere would be big?”

“I do not know? That one Christian conference I went to, they said, ‘We were all going to be like Billy Graham.’”

People get really jaded because they are aiming to have a big impact by themselves, even if they have a little team with them. The Lord would say, “No, together it is big, but individually for most believers, it is small.” If you are faithful in small things, and you even understand that, that is important. I don’t mean that I’m content with small. I always want more impact, but I have settled the issue that what I am after is a big response from my heart to God. Whatever the impact outwardly, that is up to God.

A lot of people would be saved a lot of heartache if, on the front end, they signed up to be faithful in small things. They would not be waiting for the day when they finally get on the big stage, when they have the hundred-million-dollar business or a kingdom business, or they are finally the prime minister or the president

of the nation. Finally, they moved over Michael Jordan in the sports arena! Again, those things are good if the Lord gives them to you, but it is so rare. That wrong perspective sets people on a trajectory of disappointment. They get jaded. After twenty or thirty years, it is just hard to be with those people. They are like, “Bah-humbug!” about everything. Encourage them to read Matthew 25.

- F. **#4 I will make you ruler over many things:** Jesus’ generosity is seen here in that He rewards our “few things” with “many things.” The sphere in which saints will reign with Jesus in the age to come is related to their faithfulness in this age (Rev. 2:26-27; 3:21; 5:10; 20:4-6; 22:5; cf. Mt. 19:28; 20:21-23; Lk. 19:17-19; 22:29-30; Rom. 8:17; 1 Cor. 6:2-3; 2 Tim. 2:12). Jesus made this point in another parable while in Jericho: being faithful in “very little” leads to having authority over “ten cities” (Lk. 19:17). These promises find their fulfillment in the millennial kingdom.

¹**“Well done...you were faithful in a very little, have authority over ten cities.” (Lk. 19:17)**

“I will make you ruler over many things.” This is one of the greatest declarations of Jesus’ generosity, that our few things translate to ruler over many things in the age to come, in the millennial kingdom. Beloved, the sphere of your authority and partnership in ruling the nations in the age to come is directly related to your response in this age. It really is your faithfulness to Him. Your sphere in the age to come is not related to how big an impact you made. It is how big a response from your heart you gave to the Lord. I think a lot of folks are going to be shocked in the age to come when they see the impact the Lord gives them. This happens in the millennial kingdom. The parable is about when the Lord returns, and they settle accounts, and then He assigns them their lot. It is about what happens after He returns.

- G. **#5 Enter into the joy (25:21):** We have joy in knowing that He values our efforts to serve and that our choices matter to Him. We can enter into some of the joy that we will have in fullness when Jesus openly declares His affirmation of the “few things” or “very little” things we did.

Jesus made this same point of giving much for just a little faithfulness in a small sphere in Luke 19 which was spoken a few weeks before He entered Jerusalem and went to the cross. Matthew 25 is only a few days before the cross. In Luke 19, He is in Jericho. He is on His way to Jerusalem. He is a few weeks out. So He is teaching these two parables to the apostles. He is getting them ready because He is about to leave. He wants them not to be signing up just for the big fireworks of power. He wants them steady, steady, because all of them are going to go to prison and most of them are going to be martyred. They are going to have betrayal, setbacks, and hardships. He is wanting them to sign up to be faithful, not just for fireworks like what happened in Acts 2 when the great revival started. There were moments of great power in Acts, but many days of labor, day by day, facing hardships, setbacks, and obstacles. It is a different parable in a different city. He is in Jericho right before Jerusalem. He said, “Well done.” This time instead of saying, “a few things,” He said, “You were faithful in very little”—the same idea, but “very little” —“have authority over ten cities.” Again, these promises will be literally fulfilled when Jesus returns and brings the New Jerusalem down to the earth. We will live with resurrected bodies in the New Jerusalem, and we will rule with Him on the earth with physical bodies like you do now, but with heavenly power and the power of the resurrection in them. You will be ruling over cities. A number of people will be rulers. Not everybody will rule cities and nations, but the faithful will.

I tell you there are going to be some moms that are shocked. Moms—I like to point this out—have such an important assignment in the kingdom. They have their two, three, four, or five-plus children. Life is busy. They get up, work, work, drive, drive, clean, clean, and cook, cook. The kids ask, “Mom, can you give me more? Can you give me faster? How come? Why not? More, more, faster, faster.” Then hubby comes home and he blah-blah-blah-blah. Then she goes to bed, and the next day, she does it again. It goes on year after year. She does it.

Sure, she loves her family, but she is also a godly woman. She is doing it as unto the Lord because those children were the Lord's before they were hers. She knows it. She loves her children, but she is saying, "Lord, I want to disciple them." She is making disciples in her home. She is serving Jesus faithfully with a good attitude, with a servant's spirit. Some of them are going to be shocked because they are so used to being out of the limelight, not being recognized, not being appreciated by their family, and losing out on lots of activities. They are going to be shocked when they meet the Lord face to face, and He says, "Ten cities."

"I did not even think You noticed."

He would say, "I noticed every diaper you changed, and every cup of cold water you gave one of My beloved ones. I told you every cup of cold water I would write down in My book."

"Well, I did not think it counted if they were in my house."

He says, "Every cup of cold water." Oh my, Billy Graham, move out of the way! here I come! I am only kidding. I do not know about all that stuff, but anyway.

You know, I have talked to ladies over the years. They say, "Hey, I love my family, and I am going to raise my children, then I am going to really jump into the kingdom."

*I tell them, "I have good news for you. You **have** jumped in. You are **already** serving hard. You are not going to start serving when they grow up. You are in, fully in, and it counts. It all counts."*

- H. The saints will have great joy ruling in partnership with Jesus. Our joy in being rewarded is to be with Him where He is and do what He is doing—that is, to be involved in the things He calls precious and work closely with the One we love in ruling the nations. We can receive tokens even now of the joy of Jesus saying "well done" to us.

"Well done. You were faithful in very little. Enter into the joy." I love to talk about eternal rewards, and the judgment seat of Christ because it plumb lines my heart. It is such an anchor in my heart to know that the little things I do count. Most of my life are not on a platform. Most of what I do are little things, small conversations, problem solving, lots of little things, just like a lot of believers over the years. An hour or two here and there in a week, I am on a platform. Much of my life is just like your life, just like everyone's life out there. It consists of lots of small things. Anyway, I love the idea the Lord cares and remembers and looks at these things. The joy that will be ours.

I talk about rewards and people say—I hear this all the time, though it is always a small number—"I do not care about rewards." Well, I think you are wrong. Jesus says you are going to enter into joy. Your heart is going to explode when He rewards you. He knows you better than you know you. He knows where this is going better than any of us. He says for us to enter into the joy of what He will openly display, the way He felt about the way we loved Him. My desires for rewards is not to have superiority or status over people. I want to be with Him where He is, doing what He is doing. He is ruling the nations. I want to be with Him. I want to be working closely with the One I love, and that is what rewards are about.

- I. When we serve God, we act in accordance with how God designed us—He created us in His image (Gen. 1:26). A person is never so joyful, wise, or rational as when they are serving God. Serving God in this life foreshadows the joy that we will know in serving Him in the age to come.
- J. One message of this parable is that our smallest efforts will not be forgotten by a God who knows the number of hairs on our head (Mt. 10:30) and when we give a cup of water (Mt. 10:42).

¹⁰God is not unjust to forget your work and labor of love which you have shown toward His name, in that you have ministered to the saints, and do minister. (Heb. 6:10)

Our smallest efforts cannot be forgotten, are never forgotten by God. I cannot emphasize this too much. In Hebrews 6:10, the Scripture says that God would consider Himself unjust—it would be unjust of God—if He forgot one act of love you do. It will be unjust of Him. That is remarkable. God could say, “My memory is really good, and I am really passionate about the way you serve. I will not forget one of them.”

- K. The Lord does not forget the love that we show Him in serving our family, friends, and others. He remembers every cup of cold water, and our every conversation is recorded in His book.

¹⁶Then those who feared the LORD spoke to one another, and the LORD...heard them; so a book of remembrance was written before Him for those who fear the LORD. (Mal. 3:16)

- L. Paul encouraged believers to be diligent in knowing that the Lord watches and rewards them. By knowing that He watches us, we can serve “heartily,” with diligence. Some only serve with diligence before the people who can promote them! The Lord is our ultimate promoter.

²³Whatever you do, do it heartily, as to the Lord and not to men, ²⁴knowing that from “the Lord you will receive the reward...for you serve the Lord Christ. (Col. 3:23-24)

Let's look at Colossians 3:23. Paul exhorted the saints to remember, know, and lay hold of the fact that He is watching, that He rewards. Paul says, “Whatever you do, do it heartily.” In other words, do it with zeal, not half-heartedly. For many, when the person who can promote you is watching, they work hard and carefully, then when that person is not watching, they slack-off. He says, “No, do not do it that way.” Do it all the way, no matter who is in the room or who can promote you. The one who can really promote you is watching you all the time. I do not mean to do it because you are afraid He is watching. Do it because you know He is watching and that He is going to engage you in the future related to that service. He says, “Do it unto the Lord, not to men, knowing that from the Lord you will receive a reward.” It is Christ you are serving. Again, a lot of folks get diligent and focused when the people who can promote are watching them serve. All over the kingdom, in every sphere that believers are, beloved, we look up, we see the Lord smile. Your boss is far away, but your real boss is there with you. You are engaging in fellowship and partnership with Him. You are serving, whether it is in the home, in the marketplace, in the church, whatever, you are doing it because you are doing it unto the Lord. Once you make that adjustment, your life has far greater power in it because you are not longing all the time for applause, recognition, and appreciation. You already sense you have it from the main one who can support you and promote you. It changes the whole tenor of your life when you realize before whose eyes you are living.

III. PARABLE OF THE TALENTS (MT. 25:24-30): SUFFERING LOSS

- A. Jesus described the mindset of the man who responded wrongly to God's grace (Mt. 25:24-30). In this parable, we see the tragedy of a wasted opportunity in the grace of God.

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...’ ²⁵I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’ ²⁶But his lord answered..., ‘You wicked and lazy servant, you knew that I reap where I have not sown...’ ²⁷So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.’” (Mt. 25:24-27)

Let's look at the next part of the parable. This is a part that it is negative, where there is suffering loss. Jesus describes the attitude of the man who responded wrongly. Here we see the tragedy of lost opportunity. I believe this is a believer. Again, I acknowledge a number of commentators say, "No, it has to be an unbeliever because he ends up in a really bad place at the end." I think a believer can respond negatively over a period of time and end up in the wrong place when it is over. I think it is a real admonition of Scripture. People can fall away from their faith. It is real. I do not think it is easy to do, but it happens.

There is a great falling away at the end of the age. One camp says, "Well, they were just people hanging out in the church, but were never saved, so they never really fell away because they were never really saved." The other camp says, "No, they really were saved and they fell away." Either way they end up in the wrong place and they thought they were believers for a while. So, I will let both camps work it out. Both camps agree that it was people who thought they were believers and then found themselves in a really wrong relationship with the Lord at the end. This is ominous.

The reason I am pressing this is because if this is just relegated to people out there who do not really care about God anyway, this parable does not have any warning in it that is relevant to us. I think it is really relevant. He is preaching this to the Twelve to prepare them, to prepare the Church. Verse 24 tells us that, all three of these men—the five talent, the two talent, and the one talent—are servants of the Lord in this parable. They are not just hirelings. They are servants entrusted with abilities from the Lord.

In verse 24, "he who had received one talent came and said, 'Lord, I knew you were a hard man, reaping where You have not sown. I was afraid and went and hid your talent in the ground. Look, there you can have it.' The Lord said, 'You are wicked and you are lazy. If you presumed that I would reap where I did not sow you ought to have at least walked down the road and put my money in the bank. You should have exerted a little effort to get me interest. It would have been the smallest amount of effort on your part if you really thought I was that tough of a person, that harsh a leader.'"

1. ***I knew you to be a hard man (25:24)***: This type of person complains that Jesus' leadership is unfair and unreasonable; they say that He requires too much, offers too little help, and does not understand how difficult their life is. Those who allow such accusations against Jesus' leadership to take root in their heart open the door to spiritual dullness to hinder them.

Number one is an attitude that finds its way in the church. It starts off—we all know it; I am sure we all have done it. I know I have—It starts off with just kind of subtle complaining about the Lord's leadership. Now we think of it as just complaining that our life is hard, but sometimes it goes beyond that. We are complaining about His leadership. We are saying, in essence, that God requires too much and He offers too little help. If He really is going to require this, then why didn't He give me more power, more people, more impact, more, more. "Give me more if You are going to ask for more from me. You are a hard leader, Jesus. You give too little immediate reward for all the work I do. I want to have immediate rewards. I want to feel it now. You are a hard leader. You do not understand how difficult my life is. What You require of me, the attention and diligence, is unfair. It is irrational. You are a harsh leader." Beloved, when that subtle complaint morphs into an accusation, it puts a believer into a trajectory of dullness. Their heart gets jaded. In a few months, a few years, they are in a really tough place with God. They do not even know how they got there. Jesus is pointing it out right here.

2. ***Reaping where you have not sown (25:24)***: The complaint, or accusation, against the Lord in this statement is that He requires more from His servants than He invests in them.

Number two, they said, “Jesus, You reap where You did not sow. You want to harvest a field that Your neighbor planted in. You did not even plant. You want to go there and take where You did not invest. You want to take from me Lord? Invest more in me.”

The Lord might say, “Really? Is the way you want to do this relationship? I am taking more from you than I am investing in you?”

“Yes, Lord, it feels that way.” You know, as weak people we can feel that way. When we catch ourselves, beloved, your spiritual life depends on you getting a hold of that attitude and saying, “Forgive me, forgive me for I am just a dumb, silly man! Augh! I have a wicked heart. I love You! I love You, and I want to get rid of that.” Then if it slips up again, grab it the minute you recognize it

I tell you, I see that attitude all over the Body of Christ in different levels. “You are a hard man.” In other words, “Your leadership is unfair and harsh. You ask too much.”

3. ***I was afraid (25:25)***: This servant claimed that he buried his talent in the ground because of fear. Fear of failure, rejection, shame, difficulty, mundaneness, fatigue, loss of free time, or inconvenience leads many to refuse to seek and serve God with diligence and consistency.

Number three, “I was afraid, so I buried it.” Now in the story, he was afraid to take his 10,000 dollars or whatever the number was, and do something with it. He says, as it were, “If I went and invested it in business and lost it, You would come back and be so mad at me because You are such a bad leader. You treat me so unfairly. I did not want to take the chance of losing Your money, so I buried it. I know I should have given You interest, but, sorry.”

Beloved, fear causes so many godly men and women to get out of the race and to go camp out and just kind of isolate themselves in spiritual self-pity, fear. Fear of failure. What if what I try does not work well? It might not, but if you are obedient, the Lord is gracious.

There is also fear of rejection. If I do it, someone is going to be mad at me for not doing it right. That is going to happen for sure. Someone asks, “What if they are mad at me?”

I tell them, “I promise you that people will be mad at you!” I have been a pastor for forty years. I have never had a time where people are not mad at me. The first couple years, it threw me off, but the last thirty-five or forty, I thought, “Okay, that’s is how it is.” I tell them, “Everybody, they will.”

“Oh.”

Fear of difficulty, it will. Fear of mundaneness, it will.

Then there is fear of fatigue. Some people are so afraid of getting tired. They spend their life making sure they are not tired tomorrow. Not so many, but I know people like that. They say, “Well, I have to reserve my strength.” Bro, just set that aside, and go for it. Being a little bit tired is not that big a deal.

Some have the fear of losing some of their free time. Yeah, you will. Fear of inconvenience. Absolutely, you will be inconvenienced. Fear of criticism and betrayal by Christians whispering behind your back. For sure they will. Settle it. “I am doing it for the Lord. I love Him. I will love people, and some will not like the way I love them. I will love them imperfectly, but the Lord is measuring our heart.”

4. ***You wicked and lazy servant (25:26)***: The issue was the servant’s sinfulness and laziness. He would rather spend his time and money on his comfort and honor than on God’s purposes.

For fear, he had all those excuses. Number four, the Lord says, “No, that is not really it. Maybe the fears were there, but really you are wicked. You are living in compromise in an area of your life, and you are lazy. You would rather spend all of your time and money on your own comfort, your own honor, your own agenda, and not Mine. I am your God. I am the Genesis I God. I became a Man and shed My blood for you. I called you to be My eternal companion, and it is not worth it to you! You are a wicked, lazy slave, who is afraid as well.”

- B. The parable ends with a spiritual principle containing a promise and sober warning (Mt. 25:29-30).

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.” (Mt. 25:29-30)

In verse 29, the parable ends with this glorious promise, but very sober warning. Now I am just going to summarize it, then you can read it. I say the same thing like five different ways here on page four of our handout, just so people read it differently.

- C. **Spiritual principle:** “Everyone who has, more will be given, but from him who does not have, even what he has will be taken away”—Jesus spoke this principle five times (Mt. 13:12; 25:29; Mk. 4:25; Lk. 8:18; 19:26). **Truth is not neutral**—it tenderizes or hardens those who hear it. The rich get richer in their spiritual life. We must use truth to keep from losing it—we must take new ground in our spiritual growth to keep from losing the ground we previously gained.

Here is what He is saying at verse 29. “To everyone who has”—it is cryptic; it is a little bit cryptic, but it is a glorious promise and it is an ominous sober warning. I believe He is talking to His servants. This is the verse where a lot of theologians say that He is talking just to unbelievers because He would never talk to a believer this way. He says this, by the way, this principle in verse 29, this promise and this warning together in this near-cryptic statement, five different times in the Gospels, five different occasions.

1. **Everyone who has:** This includes spiritual understanding, inspiration, a tender heart, responsiveness to God, and opportunities to grow in knowing and serving God, etc.

This is a very important principle—He says, “To everyone who has”—this is good—“more will be given.” If they have the grace of God operating in their life—they have spiritual understanding; they have zeal, hunger for God, faith, and they have abilities in the grace of God—the Lord says, “You use it, and it will increase.” Your hunger will grow, your understanding will grow, and your tenderness will grow, if you engage with the truth. The simple phrase you have heard, “Use it or lose it.” is true spiritually. It is very true spiritually. You are either taking new ground in the spirit, or you are losing ground. You are never staying the same. If you are not taking new ground, if you are not growing in understanding and zeal in a sense of resolve of faithfulness, you are actually going the other way. You are never the same day after day. You are incrementally going one way or the other.

2. **More will be given—an abundance:** All who faithfully respond to spiritual understanding, inspiration, tenderness, and opportunities to know and serve God will in due time experience an increase in their capacity to experience these aspects of grace more and more. Increased understanding leads to an enlarged capacity for even more understanding. The increase will augment, becoming “abundant” in the age to come, as in being “a ruler over much” (25:21).

He says, “If you have, and you are engaging, then you are going to get more and more and more.

3. **He who does not have**: Jesus described a man who was initially stirred by God’s grace, receiving a small measure of spiritual understanding, zeal, tenderness, etc. It initially inspired him and was within his reach in the grace of God; therefore, it can be described as something that *he does not have* as well as something that *he has* (25:29). Luke described this spiritual paradox as, “what he *seems to have*” (Lk. 8:18).

¹⁸“...**whoever does not have, even what he seems to have will be taken from him.**”
(Lk. 8:18)

But if you do not have”—this is the cryptic part—“even what you have, you will lose.” If you do not have, how can you lose something? What He is saying is that the grace of God was within your reach. The grace of God was wooing you and drawing you. You had introductory stirrings, introductory insight, and you were moving in that direction, but you did not continue in it and your heart grew cold and harder. Truth is not neutral. When you hear the truth, it is either slowly tenderizing you if you are responding to it, or it is slowly, ever so slightly, hardening you and making you dull. You cannot hear the truth and have it be neutral. It is moving you ever so slightly in one direction or the other every time you hear it.

4. **What he has will be taken away**: Those who fail to respond to various aspects of God’s grace will find that those aspects of grace will diminish and eventually be removed. When the Spirit gives understanding, we must respond to it in an appropriate way or our heart will slowly harden until it is eventually unmoved by the truths that deeply moved us in the past. What one *has* can diminish or be taken away by one’s lack of response to the Spirit and progressive hardening of the heart. This describes the tragedy of a wasted opportunity in God’s grace.

- D. **Cast the unprofitable servant into outer darkness**: Jesus described the most extreme scenario—a servant of God whose heart became progressively hardened until he fell away from the faith (Rom. 11:22; 2 Thes. 2:3; 1 Tim. 4:1-2; 5:15; 2 Tim. 3:1-7; 4:3-5; Heb. 3:12; 6:4-6; 10:26-31, 39; Jas 5:19-20; 2 Pet. 2:1-3, 20-22; 3:17). I view this servant as referring to a believer who fell away from the faith. Some view him as an unbeliever who never had a relationship with the Lord.

So He is warning His believers. He says that you have to respond to what He has given you. You are in. Your spiritual capacity will diminish. Your hunger, along with your zeal, your interest, and your tenderness will suffer. You will lose the understanding that you had three or four years ago, if you do not grow in that understanding. I have had people say, “Well, I came here. I learned about the Bride of Christ. I got it.” If you are not growing in it, you have lost it. It is just rhetoric now. If you are not growing in that understanding, you are losing that understanding. It is true of me. It is true for everybody.

Jesus ends, verse 30, in a worst-case scenario. He describes that unprofitable servant being cast into outer darkness, under eternal judgment. So here is what happens. He is describing a servant who does not respond. His interest in the Lord’s leadership is little by little diminishing. His zeal, his hunger, his understanding that he had before is getting smaller and smaller. The years go by, his bitterness, his dullness, and his jadedness is increasing. It gets to such a point, that in some cases, they step across a line and they actually deny their faith. That is the worst-case scenario.

- E. Paul described a less extreme scenario—one whose heart grew progressively hard, but not to the point of falling away, yet suffering the loss of rewards that were within reach in grace.

¹⁵***If anyone’s work is burned, he will suffer loss; but he himself will be saved. (1 Cor. 3:15)***

Paul, the apostle, describes a tragedy, but not so severe. It is the believer, who is losing their capacity. They are getting captured in other things. They do not have the hunger they had. They end up still saved, but they lose their reward. I mean, they are in the kingdom forever, but he says that they lost all the reward that was within their reach.

Jesus ends this parable of such glorious promised rewards of His generosity for even small faithfulness by adding to it the warning. This is not neutral, nor a passive promise. As in, "I have given you the promise, but if you do not engage in the promise, you end up on the backside of it." You will be progressively moving in the wrong direction. You will not stay the same. For some, they will end up completely out of the kingdom. Others will end up with no reward at the end. At one time, they had a fresh walk with the Lord, for maybe a short time, or perhaps a long time, I do not know.

I have seen so many of these kinds of things happen in my forty-plus years. I have watched people on fire for ten or fifteen years, then by year thirty, or forty, you cannot hardly find a witness of Jesus in their life. There is hardly a heartbeat of interest in the kingdom. They had the rhetoric down. They can tell you about salvation by faith. They know about grace, and they speak about key Bible verses, but there is no movement, there is no spiritual heartbeat in them. I think, "What happened?" It is slow. It is very slow.

On the other hand, he that has, gets more. His understanding grows, and that makes him more tender, and he gets more understanding. It just escalates. It crescendos. So, in the age to come, he gets all these rewards and all these things that accompany them. Wow, abundance! The Lord says that if that is the way you want to go, then you will rule over cities. If not, you go the other way.

Amen, let's stand.

Father, here we are before You. We love Your leadership.

Now some of you are fearful and you are burying your talents. You are fearful of getting hurt again, because a few Christians put you down behind your back and you found out. Beloved, that is going to happen all the time until the end. Just say, "Okay, that is it. I am not living for that. I am living for something else." Sign back up and get back in the race.

Others are waiting for the great revival. "When it happens, and it gets exciting, then I will jump in." Forget that. That is a complete distraction. Jump in now. There is a lot happening in the kingdom. It matters now.

Others think, "Well as long as the leaders are watching me I will be strong, but when no one is paying attention, I will go do what I do in that other life." No, get rid of that idea.

I want to invite people forward who would like prayer. You are saying in your heart, "Lord, I want to re-establish my heart in this. I really want to. I want to hear You say, 'good and faithful servant.' I want to hear that from You on the last day." Beloved, that is your life vision right there. You want to hear verse 23, "Well done, good and faithful servant." If you would like prayer, I want to invite you to come forward.

If your body is sick, and you would like healing, or you have another need, I want to invite you to come forward.

All over the room, let's sign back up to be diligent, even in small things. Together, we will make a big impact in our little spheres. That is okay with me. I am okay with little, because Jesus is big. I am locking in, because His reward is big. His heart is big.

Father, here we are before You.

If somebody brought you to this meeting, and you do not even have a relationship with Jesus, you can literally receive salvation today. I want to invite you to come forward. You can literally receive the free gift of salvation

today before you leave this room. Just come forward and when they pray for you, ask, “How does this work? I want to be saved. I want to be in the kingdom.”

Lord, here we are before You. Father, we want to be faithful. I want to live before Your eyes. I want to stand before You, Lord. We say, “Yes” to Your leadership, Jesus.

I want to invite the ministry team or anybody in leadership on the mission base, the school, or FCF to come forward. We need a few more workers to pray for people.

We want to live before Your eyes. Lord, I ask for the fire of the Holy Spirit. Release the fire of the Holy Spirit in this room, I ask. Lord, we say You are worth it. Jesus, You are worth it. Lord, we say “Yes” to grace to be steadfast. Father, we ask for renewal, for liberty, and for strength even now to be faithful to You. Everything, I give You everything I have, Jesus. You are worthy. You are worth it, Lord. We say, “Yes, Lord.