

Investment Expectations • Matthew 25:14–30

When Jimmy Carter became President of the United States he turned his successful family-owned peanut farm and business in Plains, Georgia, over to a blind trust. During the four years of his presidency he had nothing to do with the management of his business. Upon return to Plains in early 1981 he discovered that the business had suffered severe losses in his absence. Where once there had been profits, instead there were debts. No doubt he required a strict accounting from those who had managed his property during those four years.

Accountability is expected when one person takes care of another person's property. For example, if I borrow your car next week and return it three days later, you expect that I will return it with four fenders and doors and glass and the basic things with which it left. Or if I were to have you manage my assets in a trust fund, I would hold you accountable for what you have done as my representative. Not that I can guarantee that your car won't get scratched or that you can guarantee a two-hundred-percent return on my money, but there still must be accountability.

This principle is not just for cars and trusts; it's for the kingdom of heaven as well. When Jesus Christ is the ruling monarch of our lives, God calls us to accountability. That is precisely the point of the parable of the talents in Matthew 25:14-30. It is a famous parable and a somewhat complex parable, one that I think is particularly susceptible to misinterpretation and misapplication. Listen to the words of Jesus as he tells the parable:

For it will be as when a man going on a journey called his servants and entrusted to them his property; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them; and he made five talents more. So also, he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money. Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, "Master, you delivered to me five talents; here I have made five talents

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more." His master said to him, "Well done, good and faithful servant, you have been faithful over a little, I will set you over much; enter into the joy of your master." And he also who had the two talents came forward, saying, "Master, you delivered to me two talents; here I have made two talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little, I will set you over much; enter into the joy of your master." He also who had received the one talent came forward, saying, "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not winnow; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours." But his master answered him, "You wicked and slothful servant! You knew that I reap where I have not sowed, and gather where I have not winnowed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him, and give it to him who has the ten talents. For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness; there men will weep and gnash their teeth.

Before we get into this parable I think it's a good time to repeat and to reinforce the basic rule of parable interpretation: parables make a single point by comparison. In this series thus far we have looked at twenty-one parables. In each of them we have sought to apply this rule.

The single point of this parable is not about investing in the stock market. It's not teaching about heaven or hell. It's not an endorsement of capitalism. The single point of the parable of the talents in Matthew 25 is that God calls us to accountability. It's about accountability for actions. The principle is that what we do with what we have is more important than what we actually have.

In the parable the wealthy master summoned three of his servants to come and stand before him before he left on his long journey. He probably selected the

three servants he knew to be most trustworthy. The talents he gave to them didn't refer to an ability to play the piano or draw a picture, although it's interesting that those who study the etymology of words think that our use of the word "talent" could have come from the popularity of this parable. In those days "talent" meant something quite different. The word "talent" wasn't a monetary unit but a unit of weight. We're not told here what was being weighed. It probably was copper, silver or gold. If it was copper, by comparison, it wasn't very much money. If it was gold it would have been worth an exorbitant amount of money. Chances are it was silver, making the talent worth somewhere around \$2,000.

The master brings these three servants in front of him and he gives the first guy five talents or ten thousand dollars. The second one receives two talents or four thousand dollars and the third one receives one talent — about two thousand dollars. By ancient standards that was an extraordinary amount of money. Remember that this was a time when people worked for pennies a day and poverty was the rule rather than the exception. A tremendous amount of money was entrusted to these three servants.

However, to get an idea of how rich the master was, in verses 21 and 23 he says that it was only a little bit of money. This guy had vast wealth and he entrusted thousands of dollars of it to these specially selected servants. He did not tell them specifically what his expectation was, but he entrusted it to them. In other words, he trusted them to take good care of what was his. He trusted them to manage his wealth as he would manage it.

This parable raises some questions for me. I wonder why in the parable they got different amounts just as I wonder why in life God gives to each of us so differently. I look at a room full of people and I realize that there may be some who have great wealth and others who have very little financially. There may be some who have a high degree of education and others who by comparison have very little education. There may be some who have extraordinary talents and others who have lesser talents. There may be some who will live a very long time and others whose lives will be short. All kinds of differences and I wonder why. Why do some seem to have so much and others seem to have so little?

From the parable I can only conclude that the master knew well the abilities of his servants and he entrusted to them that which they were able to handle. So it is with God. He gives greater wealth to some because perhaps they have the ability to handle that

greater wealth. And, although this may be a hard truth to realize, to some he gives problems because he knows that they have the abilities to handle those problems in a way that others could not. What's so amazing is that God trusts us with anything at all!

We often talk about what we trust God to do — with our health, our children, our jobs, our money and our futures. But seldom do we ever turn it around and think in terms of what God trusts us with. He gives us gifts and then he expects us to manage those gifts as he would manage them. To some he has given wealth that they may demonstrate to the world how God would handle wealth. To others he gives poverty so that they may live out before the world how God would live in poverty. To some he entrusts marriage and to others he entrusts singleness. To some he entrusts childlessness and to others he entrusts children. There are some whom he has entrusted with health and others with a handicap. All are different gifts — as different as our names and everything about us.

The gifts are different but the accountability is the same. The issue is not how much or how little we have; the issue is whether or not we handle that which God has entrusted to us as he would handle it, for he holds us accountable for our actions as his servants.

In the parable there is a difference not only in the gifts but also in the responses to these gifts. I think that we need to beware of misunderstanding these different responses. An initial reading of this parable might give one the impression that the master is a very greedy and selfish man who only rewards a one-hundred percent return on his investments and is severely critical of anything less. Therefore, the servants who have five and two talents and doubled their money are lavishly praised while the servant who has only one talent with zero growth is severely condemned. But that misses the single point that this parable is about.

The first two servants managed the money the way the master would have managed the money. They were faithful. The third servant did not manage the money the way the master would have managed the money. He was faithless.

To rightly understand this I think we need to examine the parable from another angle. Let's suppose that servant number one and servant number two invested their talents in the exactly the same way as described in Matthew 25 but they lost everything. And let's suppose that servant number three buried his talent again but due to changes in the economy it appreciated in value so that instead of being worth two thousand dollars it was worth far more. What then would

be the master's response? I contend that he still would reward the first two servants and he still would have been critical of servant number three. The issue here was not primarily the return on the money. At issue here was whether or not these servants functioned as the master would have functioned and represented him as he would choose to be represented. Listen to the commendation that he gives to each of the first two servants. He says, "Well done, good and faithful servant." He doesn't even mention the return on the money. He comments on their faithfulness. Twice he mentions, "You have been faithful over a little, I will set you over much; enter into the joy of your master."

Once again what we must remember is that this parable is not about money but about accountability. Jesus was teaching that we are accountable to God for whatever he entrusts to us. Some are entrusted with lots of money, some with less. All are entrusted with time, but some have a long life and some have a short life. Some are entrusted with significant positions in business or church or the community. Some are entrusted with children, others with leadership abilities; some with health and others with sickness. All are entrusted with truth. God expects us to faithfully handle that which he has entrusted to us, as he would handle it. Plus he holds us accountable for our actions.

Now there's a simple practical test that we can take. Look at your money. Have you spent it or invested it or saved it as God would spend or invest or save it? Look at your time. Are you using it as God would? Or, look at your body. Do you treat your body as God would? Because, actually, our money, time and bodies are not our own. We are simply servants or stewards who must manage that which he has entrusted to us. God will hold us accountable for our actions.

Related to this accountability for our actions is accountability for our attitudes. I'm not sure if we should talk first about actions and then attitudes or first attitudes and then actions, for the two are so interwoven that they are practically inextricable. What we think about God shows in how we behave toward God.

As I read and studied this parable I wondered why servant number three did what he did. I assume that the very fact that he was selected to be one of the three to manage this money says that he was fairly well known to the master and that he knew the master quite

well. He had a familiarity with the master's strategy and style of money management. Beyond that I've also got to assume that he knew what servants one and two did with the talents they were given to manage. He must have. The cities in those days weren't that large and investments took place in the public market place and were known by everybody. Servant number three had to know over a period of time what servants number one and number two were doing with their portion of the master's money. Yet he managed his portion in what the master considered to be a totally reprehensible way. Why?

It had to do with attitude. The difference was in their different attitudes toward the master. Servants number one and two saw the master's benevolence and their opportunity. By contrast, servant number three saw his malevolence and his oppression.

The first servants simply knew that their master was a good man. And because they perceived him that way they were thrilled with the opportunity to be his representatives. They had watched him for a long time and when they had the opportunity to walk in his sandals and manage his money they were delighted by

his confidence and trust in them. Their attitudes were based upon the way they perceived the master. They grabbed hold of the opportunity that was theirs. They had been careful students of the strategy and management style of their master and

they welcomed this opportunity to live as he would live and do as he would do. When the master comes back he's delighted because they did what he would do. They were his kind of people. They had done it his way.

There's a sense in which servants number one and two had paid him the ultimate compliment in their attitudes toward him and in their actions on his behalf. They did it his way and they were successful at it!

Servant number three demonstrated a completely different attitude. Look at verses 24 and 25 and listen to how he describes the master: "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not winnow; so I was afraid, and I went and hid your talent in the ground."

Now you've got to understand what he is saying here is not particularly complimentary toward the boss. "You reap and gather where someone else sowed and

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winnowed” is a round about way of saying, “You’re a thief. Other people do the sowing, other people winnow — other people do all the work and investment and then when it comes to harvest time you take it.” He certainly is building up rapport with the boss! Then servant number three says, “I am afraid of you and so are the other employees.”

He has said, “You’re a hard man, you’re a thief and your employees are afraid of you.” That is hardly a complimentary or positive attitude toward the boss. But it was because he had this perception and attitude toward the master that he behaved as he did. He did not do as the master would have done and he was not a faithful steward. He thought primarily of himself and saving his own hide.

We need to note here that because of right attitudes toward the master the first two servants acted responsibly and because of wrong attitudes the third servant acted recklessly. You might not get that in the first reading of this parable. You’d think that the first two guys were out there speculatively investing somebody else’s money and recklessly risking loss. You would say that number three was really the responsible party because he at least preserved the capital that had been entrusted to him. But that would miss the whole point of the parable.

Faithfulness and recklessness were based upon whether or not they did what the master would do. By that measure servants number one and two were faithful servants indeed because they did what the master would do. And servant number three was disastrously reckless because he had no regard whatsoever for what the master would have done with his own money.

The master’s response to the wrong attitude is strong indeed. The master answered servant number three saying, “You wicked and slothful servant. So you knew that I reap where I have not sowed and gather where I have not winnowed. All right, if that’s what you think of me then you ought to have invested my money with the bankers and at my coming I should have received what was my own with interest.” Then he turns to the people that are round about and says, “Take the talent from him and give it to him who has the ten talents.” In other words, if this guy can’t manage my money the way I want it managed then take it away from him and give it to somebody who will manage it the way I want it managed. As simple as that. “For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away.” Verse 30 is to many a troublesome verse. “And cast the worthless servant into the outer darkness; there men will weep

and gnash their teeth.”

Does this teach that Christians who have wrong attitudes and actions in the management of whatever God has entrusted to us will be sent to hell as a consequence? Doesn’t this contradict what Jesus said in John 5:24? “Truly, truly I say to you, he who hears my word and believes him who sent me, has eternal life; he does not come into judgment, but has passed from death to life.”

The answer is in understanding Jesus’ original audience. He was speaking to the self-righteous scribes and Pharisees, the religious leaders of his day, who had been entrusted by God with the Old Testament law and truth and who had horribly mismanaged it. They had used Old Testament law and truth not as God would have intended it to be used but for their own purposes. The last verse ending the parable was a clear communication to those scribes and Pharisees who had so mismanaged the Old Testament truth revealed by God and were destined “to outer darkness where men gnash their teeth and weep.”

But, what about us? What does this parable say to us today? It says that we are accountable to God for our actions and for our attitudes. We ought to look at what God has given to us; take inventory. But don’t do it in a comparative way. Don’t say, “She has more or less, I’m younger or older or I’m smarter or richer or poorer” or whatever the comparisons may be because that’s not the issue at all. The issue is not what we’ve got but what we do with what we’ve got.

We ought to have an attitude that sees God’s gracious benevolence in whatever he has given to us. Even if they are gifts that we would not have chosen in comparison to gifts that others have received. See God as the benevolent God that he is in trusting us with whatever we have. Then grab the opportunity. Take whatever God has given you – whether it is health or sickness, employment or unemployment, poverty or wealth, whatever it may be — take it and faithfully use it as God would use it. Anticipate that marvelous day when the Master will say to you, “Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of the master.”

Faith Matters is the Broadcast Ministry of
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