



World Christian Fellowship

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Wasted Opportunity!

Matthew 25:19-30

Matthew 25:14-30, *“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. ¹⁵And 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. ¹⁶Then he who had received the five talents went and 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. 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.’ ²¹His 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.’ ²²He 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.’ ²³His 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.’ ²⁵And 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.’ ²⁷So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. ²⁸So 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. ³⁰And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’

Olivet Discourse, the sermon of our Lord on his Second Coming in **Matthew 24 and 25**.

There are three servants;

- Two are living and
- One is partly living.

One is expressive of the emptiness of life, the uselessness of life, the worthlessness of life when opportunity and privilege is carelessly wasted.

A life of wasted opportunity.

Among the genuine children of God there are those who are ingenuine.

Among the true there are the false.

- There is good soil and there is bad soil.
- There are wheat and there are tares.
- There are houses with foundations and without.
- There are people going on to the broad way and the narrow way.
- There are people going through a broad gate and a narrow gate.
- There are those who are virgins with oil and virgins without oil.
- There are true servants and there are false servants in this parable.

We are deeply concerned about the church seems to tolerate people who do not really live, who do not really know the Lord, and who do not really walk with God.

The church cannot tolerate that kind of situation.

The church must bring that to exposure.

- There are virgins without oil in their lamps.
- There are houses without foundation.
- There are tares that look like wheat.
- There is soil that seems to flourish for a little while but has no depth.

- There is a net caught as it were in the kingdom that must be sorted out the good from the bad.

The picture of the parable before us is a picture of the kingdom. Within the outward visible kingdom are contained the true and the false.

The Lord is simply saying that I am coming back and going to separate the true from the false.

- Going to separate the wheat from the tares.
- Going to separate the house with foundation from the one without.
- Going to determine the good soil and the bad.

We are going to find out whether the road you are on really went to heaven or not. We are going to sort out the sheep and the goats.

Matthew 24:36, *“But of that day and hour no one knows, not even the angels of heaven, but My Father only.*

All of us must be ready for the coming of the Lord because no one knows when Jesus is coming.

Jesus said 5 times.

V 42, 44, 46, 50 and 25:13.

Matthew 24:3, *Now as He sat on the Mount of Olives, the disciples came to Him privately, saying, “Tell us, when will*

these things be? And what will be the sign of Your coming, and of the end of the age?"

The time of the coming of Christ is unknown to us.

We do not know the moment or the hour.

We know the general seen because it is described in detail

Matthew 24:4-35.

We know the general setting, but we do not know the specific moment. We must be ready in all generations for the coming of the Lord.

Our Lord in emphasizing that we must be ready gives two parables about readiness.

Matthew 25:1-13 is the parable of the virgins,

Matthew 25:14-30 is the parable of the talents.

Both emphasize the need for readiness, watchfulness, and preparedness for the coming of the Lord.

The parable of the virgins emphasizes watching and being alert.

The parable of the talents emphasizes working, serving, fulfilling our duty while watching.

We don't watch in indolence and laziness.

We watch and work at the same time.

We are prepared for His coming, but until He comes, we are diligent and faithful in serving Him.

These two balance out the privilege that the Christian needs to have.

What do we need to know to be prepared for the Second Coming?

To be prepared for the return of the Lord Jesus Christ, to judge the world and establish his kingdom.

What do men need to know?

- 1. Responsibility.**
- 2. Response.**
- 3. Reckoning.**
- 4. Reward.**

- 1. Responsibility.**

V 14-15, *“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. ¹⁵And 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.*

The parable is very simple.

A man who has a lot of servants and he goes away, and he leaves them in charge of what he possesses. He divides the

possessions out five, two, and one, giving them responsibility commensurate with their capability.

They are to manage that so that he receives a return when he comes back. Being gone a long time, he does not want to lose that which could be profited.

He wants to make sure he goes along with most of his opportunities. He puts the servants in the charge of those things based upon their capabilities.

It is this way in the kingdom.

In the visible kingdom, the outward kingdom, and the external kingdom.

Kingdom which is defined as those who belong to the church or those who belong to the assembly of Christians,

- whether they are true or false,
- whether they are wheat or tares.

The idea here is the outward visible earthly kingdom, as opposed to the inward heavenly, invisible, kingdom of the redeemed, which is not the point of reference here.

The man gives responsibility to his servants according to their abilities. This is the privilege of being exposed to the truth of God, to the saving redemptive truth of Christ.

Some people are fives, and they have been given tremendous privilege.

On the other hand, there are some who would be on the level of the one who received one talent. Their exposure to the Gospel is very minimal and they have come into an assembly of redeemed people that know very little.

But it differs.

God gives differing privilege.

We take the persons capability, privilege, opportunity and put it together and we will come up with a number that God has given them in terms of talents.

We have differing privileges spiritually in being exposed to the Gospel. Some have heard it rather simply and perhaps rather infrequently. Others have heard it in full complexity and many times and are the more privileged ones.

There are some people who have had very minimal privilege.

Some have gone to church for a long time, but they hear the same sermon every week with a little different introduction and conclusion maybe the same thing.

There are others who have heard the full scope of the message of Christ, some who have been to Bible college or been in a church where the Word of God is taught or sat in a Bible study or read great books.

It varies, and we have that responsibility that we have received.

Our Gospel opportunity.

2. Response.

V 16-18, *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.*

What is done with spiritual opportunity?

A true believer maximized his spiritual privilege. He returned to the Lord full service.

He got a full 100-percent return.

An excellent return.

The person who makes the most of his spiritual opportunity, who believed the Gospel that he heard and who gave back to the Lord a full life of service.

The second one had limited privilege in terms of comparing him with five, but he made the use of the privilege that he had. He fulfilled all that he could from the opportunity God gave him and returned also a full service rendered based upon the privilege and opportunity that he had received.

The first two returned to the master a full wholehearted maximum return of commitment and service. They are marked as the true believer, the one who really served with a full heart.

They use their privilege.

V 18 the mark of a false servant.

- He made nothing in terms of effort.
- He did nothing.
- He thought about nothing.
- He invested in nothing.
- He is not a true believer.
- He is a virgin with no oil.

There is no fruit in his life. There is no inward grace in his life. No service rendered. He did nothing. He buried it.

He illustrates the one who given privilege does not return the opportunity given to him. Does not take advantage of it or use it.

When he hears the Gospel, he does not respond to it. Even though he heard it on a limited basis, he is still responsible.

You could hear it on a five level and not respond.

You could hear it on a three or two or four or whatever level and not respond.

If you wonder why, it is the one-talent person that does not respond, it is because the Lord wants to illustrate that the person would be seem to be the most excusable is not excusable.

If the person with the five-level privilege does not respond, someone might think that God condemned him because He was angry that he wasted such privilege. Because he was overly guilty and hell is only for people who having had massive privilege waste it.

To make sure that that is not implied, the Lord picks the one who had only an extremely limited privilege and lets us know that hell is for people who waste even a limited privilege.

Every person exposed to the Gospel,
Every person brought into the outward kingdom,
Every person is part of the church no matter how limited the privilege within that,

if they have at all been exposed to the saving truth of Jesus Christ become inexcusable. They become inexcusable if they waste that opportunity.

3. Reckoning.

There is coming a time of reckoning.

V 19, *After a long time the lord of those servants came and settled accounts with them.*

He was gone a long time.

The implication there again is that the Lord is telling them His coming will be delayed.

Matthew 25:5, *But while the bridegroom was delayed, they all slumbered and slept.*

Those are veiled ways of Jesus telling the disciples that He is not going to set up His kingdom immediately.

After a long time, the Lord is going to come.

During the time before He comes, people are going to be having these privileges, some on a level of five, some on a level of two, some on a level of one. But the day is coming when the Lord comes back to reckon.

Reckon is a commercial term, it means to compare accounts. He is going to come back, look at the books and look at what have you done with the privilege.

It will be judgment time. It is a time for revealing the heart. It is a time for evaluating the service rendered, finding out who the true servants are.

Matthew 25:31-46, it is a time for separating the sheep from the goats. The goats go out of the kingdom forever. The sheep go into it.

When He comes, the tares and the wheat will be separated.
The good soil and the bad soil separated.
The houses with and without foundation separated.
The net pulled in and that which is in it separated.

Judgment when the time of the Lord's discerning.

V 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.'*

The emphasis here is on the five talents.
He is extremely excited, because he can face judgment with excitement, enthusiasm, and anticipation, because he knows what he has done with his privileges.

He knows what he has done with his opportunity. He knows that he has rendered service to the Lord.

John says in his epistle.

1 John 4:17, *Love has been perfected among us in this: that we may have boldness in the day of judgment; because as He is, so are we in this world.*

Because he knows he has something to show for the opportunity that he was given. He is filled with excitement.

There ought to be in our hearts no fear of the coming of the Lord but only great anticipation because it will be our privilege to demonstrate to him at that moment the service that we have rendered.

It will be our joy to be able to say that the privilege you gave to me I received and responded to and rendered back to you the service that you were due.

“Master, five talents you delivered me”.

He knew the source of everything was the Lord.

There is no ego, boasting, pride, self-styled sort of spirituality here.

He is saying,

- I recognize the source of every privilege.
- I recognize the source of every opportunity, of every reliability.
- I have what I have because of you, not because of me.

Five talents you gave me. But behold,” and it is an exclamation. It is a statement of surprise, of wonder, and of joy.

V 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.’*

No different than the apostle Paul in writing to Timothy when he expresses these words.

2 Timothy 4:7-8, *I have fought the good fight, I have finished the race, I have kept the faith. ⁸Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing.*

It is not ego, but a sense of fulfilment.

Rejoicing and desire to go to be with the Lord you have loved and served, to receive that good thing from his hand which he promises to his servants.

And the master recognized his integrity in his heart.

V 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.’*

The Greek word is just two letters, just an E and a U and it means excellent.

Good, inherently good.

Good inwardly, genuinely good, and reliable, trustworthy, faithful servant.

“You are good and you are trustworthy.”

It is a characterization.

He is not just commenting on his service but his character.

Excellent, good, trustworthy servant.

Remarkable that the holy God whom we love and serve could look at us and say, “Excellent, you good and faithful servant.”

Certainly, is not the provision of the law but it is the provision of the grace of the Gospel.

It is the provision not of our own strength but of the power of the Holy Spirit.

What a wonderful day that will be when those who have truly serve the Lord Jesus go to be with Him and show Him at that moment their faithful service and hear from Him say, “Excellent, you good and trustworthy servant. You made the most of privilege. You made the most of opportunity.”

This commendation will outstrip any metal ceremony the world will ever know anything about, to receive that

incorruptible crown of righteousness, which the Lord waits to give to all those who love His appearing.

What does it mean to love His appearing?

To be anxious for it because you know when you get there, you are going to have something to show.

Because you have given Him faithful service.

Just the commendation would have been enough.

It would be enough for me to just hear, “Excellent, Abraham. You are a good and trustworthy servant.”

But the Lord is so generous and gracious that He does not stop there.

He says to the servant, “You have been faithful over a few things. I will make you a ruler over many things. You have proven you are trustworthy. You have proven you are good. If you can manage a few things, I Am going to put you over a lot of things.”

What we do in eternity and in the kingdom of the Lord Jesus Christ in terms of service rendered to him is determined by my service right here.

Because eternity will be a time of service.

The kingdom will be a time of service.

Those who are alive on the earth when the Lord comes who are the good and faithful believing servants will go into the kingdom in their physical form. They who have proven faithful will be given more responsibility there than they had even here, more privilege there than they had even here.

Rewards for the believer are greater opportunities for service. When we go to the kingdom, when we go into heaven, it is not going to be sitting on a cloud playing a harp forever and ever and ever.

“Heaven seems very boring.”

I understand that. I used to think it was boring too. I used to think about what would you do if you played basketball?

Everybody would make every shot.

If you played golf, everybody would make a hole in one every time. I mean what do you do in absolute utter perfection?

Heaven is not going to be boring. If service to the Lord here is the greatest joy of life and heaven is ultimate joy, then heaven is ultimate service.

Heaven and the kingdom as well prior to the eternal heaven and new earth is going to be a time of service. The level of service you will render then will be determined by the kind of service you render here.

If you are faithful here over the little service opportunity that He gives you then He will make you Lord over many things there.

Are there going to be ranks of people in heaven?

Yes and no.

No. In heaven, we will all possess eternal life.

You cannot have more or less eternal life. Eternal life is eternal life.

We will all be like Jesus Christ then you cannot be more like Christ than I am. We will all be exactly like Christ.

We will all be perfect without sin, and you cannot be more perfect than perfect.

You cannot be more eternal than eternal.

You cannot be more like Christ than like Christ.

You cannot be more perfect than perfect.

So, in a sense, everybody will be all equal in glory and eternity, and that is what is meant by the parable of the servants who served in the field. **Matthew 20:1-16.**

Some worked an hour, some worked 12 hours, but they all got the same pay, because we are all going to end up in glory in a dead heat on the one hand.

We are all going to win at the same level.

But while that is true, it is also true that there will be differing levels of service, unquestionably. There will be differing levels of service in the kingdom, for those who go into the kingdom and as well for all of us in eternity, dependent on our God-created capacities.

Now service in the kingdom now demands different kinds of people doing different things.

I believe eternity will be the same way.

All of us will have differing assignments in eternity. We will not all have the same assignment. We will not all have the same service rendered to God.

The angels serve God with ranks. Angels, archangels, and seraphim, cherubim, principalities, powers, and rulers and all of that.

I believe we in our glorified state will all find a special place of service, and that place of service will be related to the service we rendered here.

The service we can render here is in a measure dependent upon sovereignly designed Gospel privilege. Ultimately our eternal service is dependent on God's sovereign choice for us and our response to that choice.

When you get to heaven, you will not have the sense of relative service. You will not say that I am a janitor over in the left wing and I am pushing this holy broom forever and ever while so and so is up there singing solos in the choir.

No, I do not think there will be any sense of the difference. I do not think it will be relative. I think it will be absolute.

Each one of us will be exactly like Christ, exactly perfect, sinless, and fully possessing eternal life, so whatever service we render it will be infinitely, eternally, and perfectly satisfying.

There will be no sense of disparity or no sense of lesser privilege or greater privilege than anyone else has because the privilege we occupy there will be in exact accord with our eternal God-designed and God-given capacities. We will be operating on maximum level in all ways.

Are we all going to be the same in eternity?

Yes.

Are we going to be distinct?

Yes.

We let God resolve those paradoxes that are beyond us.

But here he says to the one who had five, “You were faithful with the five I gave you. You were faithful over a few things. I Am going to make you ruler over many things.”

To the one who has two, same thing.

V 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.’*

Notice there is another part of the commendation at the end of **V 21 and V 23**.

V 23, *Enter into the joy of your lord.*

We not only will receive a verbal commendation from the Lord.

We not only will receive service capacity to serve him eternally, but we will enter into the very joy of the Lord himself.

Inconceivable.

We will be as joyful as the Lord is joyful.

We will be as satisfied as the Lord is satisfied.

Imagine the satisfaction of the heart of the Lord to know that redemption is accomplished, Satan is defeated, sin is

abolished, the righteous kingdom forever and ever is established, and forever glorified.

Imagine the consummate joy of a redemptive plan finished, and it is that same joy of the Lord into which we will also enter.

Hebrews 12:2, *looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God.*

- Very same joy of accomplishing our redemption,
- Very same joy of destroying sin,
- Very same joy of exalting righteousness,
- Very same joy that our Lord experiences we will experience as well.

Just an incredible and marvellous thing.

Luke 19:17, *And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.'*

Luke 19:19, *Likewise he said to him, 'You also be over five cities.'*

In this Luke parable, you have servants given same amounts. The one who did the most was ruler over the most. The one who had the lesser result was ruler over less in terms of cities.

During the time of our Lord's reign on the earth, there will be people living in the kingdom. They will live through the tribulation, be redeemed.

The church will be taken out during the tribulation. People will be saved. The Lord will come. They will still be alive. He will set up His kingdom.

They will go into the kingdom in physical bodies alive. We will come down in glorified bodies. The kingdom will be made up of the Lord ruling.

He will have physical people on the earth.

He will have the spiritual supernatural glorified people that have already gone to be with the Lord and come back in their glorified bodies.

Keep this in mind that as God has designed things sovereignly, even though eternity and the kingdom provide a certain amount of equality, there will also be a certain amount of absolute inequality in the sense that we will all be distinct serving, ruling, and honouring the Lord in ways unique to us as to our privilege, capability, and service rendered to the Lord.

God has sovereignly designed it so that ultimately when He has redeemed all of us, we will all fit perfectly into the plan of giving Him glory forever.

Raptured believers Role in the Millennial Kingdom

- **Reigning with Christ:** Raptured believers will **reign alongside Jesus** over the earth for 1,000 years (**Revelation 20:4–6**). This includes positions of spiritual and administrative authority.
- **Priestly ministry:** They will serve as **priests of God and of Christ**, helping mediate spiritual truth and worship during this period.
- **Judging the nations:** They will help **judge and govern** the nations, possibly fulfilling roles similar to those described in **Matthew 19:28 and 1 Corinthians 6:2**.

Coexistence with Mortal Humans

- The Millennial Kingdom will also include **survivors of the Tribulation**—believers who enter the kingdom in natural (un-glorified) bodies.
- These mortals will **marry, have children, and die**, unlike the raptured saints who are immortal and do not marry (**Matthew 22:30**).
- Over time, their descendants will populate the earth, and some will eventually rebel at the end of the millennium when Satan is released (**Revelation 20:7–9**).

Nature of the Kingdom

- **Peace and justice** will characterize Christ's reign (**Isaiah 2:4; Revelation 20:1–6**).
- **Temple worship** may be reestablished as a memorial of Christ's sacrifice (**Ezekiel 40–48**), though this is debated.
- The earth will be **transformed**, with harmony even among animals (**Isaiah 11:6–9**).

After the Millennium

- Satan will be released briefly to deceive the nations, leading to a final rebellion (**Revelation 20:7–10**).
- After this, the **Great White Throne Judgment** occurs, and the eternal state begins—new heavens and new earth (**Revelation 21:1**).

Back to our parable again.

The man with five, he receives three commendations.

- a) **A verbal one,**
- b) **Made responsible for even greater things,**
- c) **Enters into the joy of the Lord.**

The second man also who was faithful to two receives the very same threefold commendation.

What a glorious day that will be when we receive those commendations who have served the Lord and have loved the Saviour.

V 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.*

This is completely different. We go from the glad part of the story to the very sad part. Very sad.

- Here is one who professes to believe.
- He says he is a servant.
- He belongs to the household. He is in the estate.
- He says he is a steward.
- He says his goal in life is to serve his master.

But there are two things that betray this guy.

One, he produced nothing. There was no fruit.

We would say he is revealed as a nonbeliever by his lack.

Secondly, by his attack.

He attacks the character of his master.

He proves himself not to be a loving servant who respects and loves his master.

V 24, *‘Lord, I knew you to be a hard man*

- He is not a man of God but anti-God.

- He is not an atheist.
- He is not antichrist.
- He is not a wicked, God-hating, Christ-rejecting individual.

He says he is a servant.

He says he belongs.

- He does not waste his master's goods like the **unjust steward of Luke 16.**
- He does not spend it all on riotous living like the **prodigal of Luke 15.**
- He does not embezzle it like the **unmerciful servant of Matthew 18.**

He just does nothing with it.

He is not illustrative of a wasteful, evil, vile, wretched life.

He is illustrative of a man who just wasted opportunity, and that is tragic.

He lived in the environment of redemption.

He said he served the Lord, but he did not.

There was no fruit because he hid it in the ground. It was his lack that proved there was nothing there.

He attacks by calling him that he is a hard man.

The Greek word "**Scleros.**" We get sclerosis from it, hardening of the arteries.

- You are hard.
- You are unforgiving.
- You are unrelenting.
- You are unmerciful.
- You are ungracious.
- You are unkind.
- You lack compassion.
- You are too tough.
- You have no sensitivity.

He is functioning out of fear.

Religion is too difficult for me. Religion is full of people who would make that excuse.

V 24, *reaping where you have not sown, and gathering where you have not scattered seed.*

Do you know that that means?

Stealing somebody else's crop.

When you reap what you did not sow then you are harvesting somebody else's work.

When you gather where you have not scattered then you are picking up somebody else's wheat.

One, you are hard and ungracious.

Two, you take things from other people.

Does he know the God that we know?

Does he know the Lord that we know?

Who really knows the Lord, could characterize him as ungracious, as unmerciful, as lacking in compassion?

He does not know the Lord at all.

He does not know his master at all.

He has pretended to be a servant, but he does not know his master. **How he could say that that you are uncompassionate, unkind, ungracious?**

Portrays a non-worshipping heart.

What is the greatest joy in my life?

To serve the Lord so that He gets the glory.

Isn't that your desire?

Anybody who says, "I don't want to do that because you get all the glory," does not understand who his Lord is.

There is no submission in his heart. He does not serve the Lord here.

- He is blind to his Master's kindness.
- He is blind to his Master's grace.
- He is blind to his Master's mercy.
- He is blind to his Master's compassion.
- He is equally blind to his Master's honour.
- He is blind to his Master's majesty.
- He is blind to his Master's glory.

I pray that all my service would be to His praise!
I do not want anything out of it.

There is no sense of the glory of the Lord here. There is no sense of the great inestimable privilege of serving God. There is no worshipping heart here.

This is not a worshipping heart. This man attacks God. He attacks Him and calls Him ungracious and unworthy of collecting the harvest from somebody else's labours.

V 25, *And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.*

Probably he was afraid that if he tried to invest it and gain something and lost, I would get punished. If I gained something and you would take it anyway.

I could not win. I would lose either way.

- If I lost, I lost.
- If I gained, I lost.

I was afraid of you, and I went and hid it in the earth and figured the best thing to do is just make sure I can deliver it as is back to you when you return.

The Greek says, "Here, you have what is yours."

This is an excuse.

V 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.*

You have got a messed-up theology.

He knew better. That man was a part of a community of servants. He knew the nature of his master. That was revealed to him, and he knew that.

Anybody associated with the redeemed community knows our Lord.

You know what the characteristics are.

You can read the Scripture.

You can hear the message. He is a God of grace, mercy, and compassion.

He does not say, “You misguided servant.”

He says, “You wicked and lazy servant. You are wicked by your evil pursuits. You just took the money and stuck it in the ground. You just hid that talent away. You made no use of that privilege because it got in your way. The way of your wickedness and lazy lifestyle you would not toil in my service because you had no heart for that. You are a wicked and you are a lazy servant.”

Wickedness and laziness go together if any place in Scripture, certainly in the Proverbs many chapters.

Laziness and wickedness are twins.

You are a wicked and lazy servant. You chose evil and you made no effort to take advantage of privilege to hear the redeeming truth of God.

He is just picking up from the servant and he says “You wicked and slothful servant. You knew that I reaped where I sowed not and gather where I have not spread, did you?”

You knew that I was hard and that I expected a return.

You knew that?

V 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.*

If your problem was really that you thought I was a hard man and you thought I wanted to take and harvest something that somebody else had worked for, if you knew that’s what I wanted, then why didn’t you at least give it to the exchangers and get me a little bit of interest.

You are a liar.

You did not care what I was like.

You did not analyse what I was like until you needed an excuse.

You went on with your evil, lazy lifestyle ignoring your spiritual opportunity for no other reason than your own desire.

It had nothing to do with your theology, and do not let that be an excuse.

“You could have put my money to the exchangers.”

In the Roman empire, they had a banking system. You took your money and gave it to the bankers, and they paid you interest. Then they took the money you gave to them, and they loaned it out to someone else. The maximum loan rate at that time in the Roman Empire history tells us was approximately 12 percent.

They were loaning money out at 12 percent. They were probably paying the one who put it in there about six percent or whatever.

You could put your money in there and get at least six percent.

V 27, *I would have received back my own with interest.*

The Greek word for interest is tokos, means simple interest. Maybe it would have been only a talent plus 0.06 but it would not have been a full return like five on five and two on two. But at least you could have done something with it.

If you really thought that I was a God to be feared, then at least you would have done that.

It was easier to do that than to dig a hole.

You just go through the city gate one day where the bankers were and hand them the money and sign the paper and make the deal and that is it. It took very little effort at all.

If you really had feared me, you would have at least done that. But the excuse does not hold water.

Jesus here seems to see that this is a proper thing. It's good to invest your money and get a return. This is even permissible to receive interest for it just in case some of you have wondered about that.

But the Lord says to him.

You are unmasked as a liar. You did not hide it in the ground because you were afraid of me, because if you were afraid of me, you would have done something even in your laziness to at least give me a little bit of return.

You hid it in the ground because you were too wicked and too lazy to care. You wasted your privilege totally.

Think of Judas who was the classic illustration in all of history of wasted privilege.

4. Reward.

What happens to these servants?

V 28, So take the talent from him, and give it to him who has ten talents.

Why him?

He was best able to carry it.

He was the one with the greater capacity.

Now in the church today, a lot of people are “serving the Lord.” There are people who take the offering, car park, teaching the kids, young people, young adults, cleaning, home group, sing in the choir. Many areas of service are given to the Lord.

Do you realize that some of this service is being rendered by people who belong to the outward visible church but are not redeemed?

There are people in the church who are tares. But tares are not always the ones sitting around doing nothing. Sometimes tares are very involved.

People do serve in the church who are not Christians. That’s not uncommon, believe it or not, because Satan is very clever.

But the church has people doing “ministry” who are not redeemed people. From time to time, this becomes manifest.

There are people who “render service to the Lord.” But the day is going to come in judgment when any service they ever thought to render will be taken away from them and given to someone who is a true servant to render to Him.

In the kingdom of our Lord Jesus Christ and on throughout eternity, there will be no service offered other than that which is offered by true believers.

The sham believer now offers will not any longer be offered.

Take away his privilege.

Take away his Gospel opportunity.

Take away the privilege of using his privileges and give it to someone else.

V 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.*

Jesus quotes this principle that also he used in **Matthew 13:12**, *For whoever has, to him more will be given, and he will have abundance; but whoever does not have, even what he has will be taken away from him.*

The ones who have demonstrated fruit, the ones who have used their privileges and used their opportunities, they will receive more. He will have abundance.

But from the one who has not shall be taken away even what he has.

The implication there is he does not really have it, but what he appears to have will be taken away.

How can you have if you do not have?

It is a riddle.

“From the one who has not will be taken away what he has.”

If he has not, what is there to take away?

The idea here is he does not really have it, but he appears to have it.

What happens in the reward?

The true and faithful servant receives more privilege, more opportunity for service, and more divine-service capacity.

Why did He give it to the one that had ten and not the one that had four?

We do not know.

Because maybe his greater capacity he could manage it better than the one who had two.

We will have to ask the Lord when you get to heaven about that. But He chose to give it to the one who had ten.

Maybe the best answer is that God is sovereign! He will give the service to whomever He wills in glory.

But one thing for sure, God will take it away from the phonies.

V 30, *And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'*

If ever there was any question in anybody's mind about whether that servant is a question, that ought to eliminate it.

Because that is the definition of hell.

Matthew 22:13, *Then the king said to the servants, 'Bind him hand and foot, take him away, and cast him into outer darkness; there will be weeping and gnashing of teeth.'*

In Matthew's Gospel describes hell as darkness because, *"God is light and in him is no darkness at all."*

Then the absence of God is utter darkness.

Hell is a place where God is not and never will be.

It is a place of torment as illustrated by the statement weeping and grinding of teeth to show the unrelieved pain of being out of the presence of God.

In the kingdom, in the church, there are going to be those who are prepared and serving the Lord.

There are going to be those who are unprepared and who outwardly may be active but are not ready for his coming.

When the Lord comes, there will be a separation and a delineation based upon their service rendered to Him.

All excuses set aside. False service will be ended.

Matthew 25:13, *Just be sure you are ready when that day comes."*

It may not be that you wait till the Second Coming for that day. It may come the moment you die and that may be very near.

If the church is raptured out and you are still here, you may die during that tribulation and never live to see the Second Coming.

You may die before the church is even raptured.

But the moment that you face God this will become a reality, whether your service was true or whether it was false. It is a fearful thing to realize.

There are bridesmaids without any oil in their lamp.

There are servants who think when the Lord comes it's going to be fine, but it is not.