

Fil-Am Community Church

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Key Verse: **Matthew 25:14-30**

Series: Giving Like Jesus

“Life’s Investment”

When we start talking about life’s investment you can’t do it without faith. Here is a poem found in the Gospel Banner about faith and doubt.

Faith and Doubt

Doubt sees the Obstacle,

Faith sees the Way.

Doubt sees the Darkest Night,

Faith sees the Day.

Doubt Dreads to take a step,

Faith Soars on High.

Doubt Questions, who Believes?

Faith answers, I!

Charles Spurgeon once said a little Faith will bring your soul to **Heaven**; a Great Faith will bring **Heaven** to your Soul.

Today we are going to look at the Parable of Talents found in Matthew, but as we do I want you to remember something that we all forget. The question is what does God require of us? It is not success, but **Faithfulness**.

Jesus taught that the greatest use of your life is to invest it in that which outlasts it. In the **Parable of the Talents** we will look specifically at seven principles for investing your life:

1. **Everything** I have belongs to God.
2. God has **given** me some talents.
3. God expects me to **use** those talents.
4. It is **wrong to bury** what God has given me.
5. **Fear** keeps me from using my talent.
6. If I don't use it, I'll **lose it**.
7. If I use it wisely, I'll **be rewarded**.

The study of these seven principles will make a major difference in your life.

At this point let's look a little closer at the Parable of the Talents;

Matthew 25: 14-30 (NASB)

¹⁴ "For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. ¹⁵ To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. ¹⁶ Immediately the one who had received the five talents went and traded with them, and gained five more talents. ¹⁷ In the same manner the one who had received the two talents gained two more. ¹⁸ But he who received the one talent went away, and dug a hole in the ground and hid his master's money. ¹⁹ "Now after a long time the master of those slaves *came and *settled accounts with them. ²⁰ The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' ²¹ His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' ²² "Also the one who had received the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' ²³ His master said to him, 'Well done, good and faithful slave. You were faithful with a few

things, I will put you in charge of many things; enter into the joy of your master.'

²⁴ "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. ²⁵ And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' ²⁶ "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. ²⁷ Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. ²⁸ Therefore take away the talent from him, and give it to the one who has the ten talents.' ²⁹ "For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. ³⁰ Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

Let's get right into the lessons this morning by looking at the first point.

1. **OWNERSHIP: Everything I have belongs to God.**

God **made it all**. You really own nothing. You didn't come into this world with anything and you're not going to take anything out of this world.

Ever seen a **Hearst** with a **U-Haul** attached to it?

What you have you simply get to use for 60, 70, 80, 90 years. God made man to manage his resources.

The Bible says, in vs. 14. ¹⁴ *"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them.*

Whose property was it? The servant's or the master's? It was the master's. God has entrusted some things to you. God owns everything.

One thing that can distract us is forgetting where our talents came from. Upon first recognition of a talent we may think that somehow we were

responsible for it. After all it was through our efforts that we became rich, educated, got the promotion, etc...

Where did the **health** come from to be able to work hard?

Where did the **ability** to learn come from so that we can get an education?

Where did the **athletic** talent come from to be able to hone that skill?

Where did we get **patience** or learn how to **love**?

God is with us each and **every step** of our lives and blesses us in so many ways that we get confused and think that some of these blessings are our doing. Of course when we do this it leads to arrogance and then to sin.

We must be **watchful** at all times. It's ironic isn't it that Satan can even use the gifts of the Lord against us. The only way to prevent or overcome this is to freely admit that the source of our talents is from the Lord and be ever thankful for them. We need to pray prayers of thanksgiving everyday for the rich gifts that he gives us.

I know I have said this many times in the past but it fits right here so you are going to hear it again. What would happen if you woke up tomorrow morning and the **only things** you had in your life were the things that you **thanked** the Lord for the night before?

Point number two is;

2. **ALLOCATION: God has given me some talents.**

F.B. Meyer once said: "I used to think that God's gifts were on shelves one above the other; and that the taller we grew in Christian character the easier we could reach them. I now find that God's gifts are on shelves one beneath the other. It is not a question of growing **taller** but of stooping **lower**; that we have to go down, always down, to get His best gifts."

It says in vs. 15 *"To one he gave five talents, to another, two, and to another, one, each according to his own ability."*

Talent simply meant an amount of money. A Talent in New Testament times was worth about \$30,000 dollars. The master gives \$150,000 to one, \$60,000 to another and \$30,000 to the last one. He says, I want you to go invest it.

You have some talents. Talents are abilities, resources, skills or opportunities all of the things that God has given, including spiritual gifts.

Anything that God has trusted you with, your children, your job, can be considered a talent.

Let's look at some other categories of talents or gifts.

First the ability to **teach**, God has given to some a very special talent to be able to explain difficult subjects. So if you have that ability and do not use it, are you like the servant with the one talent?

Some have the ability to **sing**. If you have this ability and don't sing then you may fall into the same judgment as the one talent servant. The Lord may want you to lead singing. If that is the case then you must heed the call.

You may have the talent of **wisdom**. If you do then leadership is the avenue that you will walk. You may use this talent in leading a company, family, counseling, or being a friend.

Some gifts of God are **not easily seen** such as the gift of need. The Lord may put us in a position of deep need and we may not see this as a blessing.

There are many other talents that the Lord gives us such as **athleticism, enthusiasm, serving spirit, praying, encouraging, and attendance**.

The Amplified Bible says in **Romans 12:6**, "*Having gifts (faculties, talents, qualities) that differ according to the grace given us, let us use them: [He whose gift is] prophecy, [let him prophesy] according to the proportion of his faith;*

You're **unique**. God has given you gifts, talents, skills, abilities, experiences, personality traits, temperaments — all to make you, you.

You're unique. There's nobody else like you in the world. **He made you for a purpose.**

The third point is;

3. ACCOUNTABILITY: God expects me to use them.

The Bible says in **Matthew 25:19**, *“Now after a long time the master of those slaves came and settled accounts with them.”*

The master had made an **investment** and wanted a return. God has made an investment in **your** life and he wants a return.

The Bible says one day God is going to do an account “**an audit**” of your life.

Are you ready for that?

God is going to ask you, "What did you do with what I gave you?"

2 Corinthians 5:10, *“For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.”*

Hebrews 9:27, *“And inasmuch as it is appointed for men to die once and after this comes judgment,”*

What do we do with our talents? I believe the parable makes the answer to that question **crystal clear**. We must use them for the **Lord's service**.

Admittedly it is not always easy to know what the Lord wants us to do with our talents. First of course we must be able to **recognize** what it is that

the Lord has given us. It is very easy today given the daily news reports that we get to know what we don't have.

With **prayer** and a **watchful eye** we are presented with opportunities for service in his Kingdom. Often the opportunities are there more times than we will recognize.

We have been given his **Word** to help build our faith in God. The stories of Moses, Gideon, David and others give us the hope that God will be with us every step of the way so that work in his service will always.

Hebrews 13:5 (NASB)

*"Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, **"I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU,"***

Point number four is;

4. **UTILIZATION: It's wrong to bury what God gave me.**

The first man took his money and doubled it, a 100 percent return. This man was a wise investor. The second guy took his two grand and he doubled it. The point of the story is the third guy. The third guy just **buries it**. He does nothing.

It says in **vs. 18**, *"But he who received the one talent went away, and dug a hole in the ground and hid his master's money."*

He's **cautious** and **conservative**. He says, "I'm going to play it safe!" He sat on it.

What was his master's reaction? "His master replied, in **vs. 26**, *"But his master answered and said to him, 'you wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed.'"*

He was more than a little upset! "At least you could have put it in the bank." You haven't even tried, he said. You hid it. This is the sin of inactivity, the sin of passivity.

The point is we cannot please God by **playing it safe**. We must take risks in life. If we don't, we are wicked and lazy.

Why does God want me to take risks?

If everything is safe, you don't need any faith!

- Doing nothing is **inexcusable**.
- God would rather have you try to serve him and totally blow it, than do nothing.
- I'd rather attempt to do something great and fail than attempt to do nothing and succeed.
- If you aim at nothing, you will hit it every time.

I may not **reach all the goals** I believe God has given me for my life but it really doesn't matter.

You've heard me say this again and again, it does not matter how many times you fall down, it only matters how many times you **get back up**....

What matters is the effort — **trying!**

- Trying to make your life count,
- Trying to make an impact with your life,
- Trying to do something significant that is going to outlast you.

It's not whether you reach it or not, it's the **effort** that counts. Doing nothing is inexcusable.

Don't be the person who is constantly sitting on the **sidelines**, not in the game, spectating and not participating.

They have buried their talents. You get stretched when you're in the game, not sitting on the sidelines.

I shudder to think of some of the excuses given while standing before our pure Savior — **excuses** why no attempt was made to get involved helping other people and serving others.

I would like to ask you as a fellow believer or as one of your pastors or as a friend, to seriously consider preparing for that event? The event will be to stand before a **Holy God** and give an account of all we have been given in life.

Whether you like it or not, it's inevitable, **we will all stand** in that final day and be held accountable.

Don't be the one to stand there and say I buried my talent, but that I tried my best to use what was given to me to advance your kingdom.

Now let's look at the fifth point;

5. MOTIVATION: Fear keeps me from developing my talent.

Why do we play it safe? It's really fear. Fear is Satan's favorite tactic.

Satan has three kinds of fear that he uses on us the most:

- Self-doubt
- Self-pity
- Self-consciousness.

Any time you're sitting on your talent it's usually because of one of those three things.

Self-doubt: "I could never do that; I'm **not qualified.**" It's the **fear of failure.**

It says in vs. 25, *“And I was afraid, and went away and hid your talent in the ground. See, you have what is yours”*

Self-pity: "I've failed in the past so many times. I made an attempt at one time to get involved for God, to get involved in ministry and service, but I got burned or I burned out.

So I'm never going to try again." That's like saying, "I ate at a restaurant once and it was bad food so I decided I'd never enter another restaurant." **Does that make any sense?**

There are two ways to respond to failure, as exemplified by Judas and Peter. Both committed the same sin where they both denied Christ.

Judas let it get the best of him. He let it eat him up and became depressed and eventually gave up. He committed suicide because he blew it.

Peter, on the other hand, wept bitterly, told God he was sorry and picked himself up. Fifty days later, this same man who three times denied Jesus Christ was chosen to birth the Church.

(Jesus called Peter the Rock on which he would build his church)

In fact 3,000 people accepted Christ in one day while Peter preached!

Just 50 days after his greatest failure in life Peter experienced his greatest success. It does not matter so much where you've been. What matters is what direction your feet are headed when you land.

Where you are headed right now is what counts, not all the garbage in the past. It's where do you want to go, not where you've been. Will the rest of my life be the best of my life?

Morris F. Udall, former secretary of the interior, lost an eye in an accident when he was 6 years old.

Children would tease him cruelly about the eye. In self defense he started poking fun at himself. He learned early on to compensate for that lost eye by

working harder than other kids. In his junior and senior years in high school, he was editor of the yearbook, captain of the football team, high scorer on the basketball team, had his own dance band and wrote a political column for the newspaper.

Later he became a national leader. He traced part of his success back to that lost eye. It could have been his excuse for failure; instead, he made it a challenge to excellence.

Each of us has some liability. It can be our reason for not trying, or it could be our stimulus for success.

Self-consciousness: "What will **other people** think? If I give my life completely to God, will I become a fanatic?" Will I be called one of those "Jesus Freaks?" Saints I would rather be a freak for Jesus than anything else.

The Bible says, in **Proverbs 29:25**, "*The fear of man brings a snare, but he who trusts in the LORD will be exalted.*"

We excuse ourselves from ministry by pointing to people who are more talented and saying, "Let them do it, God."

Fear causes me to **make excuses** for doing nothing. "Then the man who had received one talent came and said, in **vs. 24**, "*And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed.'*"

This guy **prepared a speech**. He was rehearsed, he **lost** before he even started, and he went into it with the **wrong attitude**.

He says, "The reason why I didn't make any profit on my money is your fault!" He blames the master and passes the buck.

You could almost hear him say, **See, What had happened was.....**

I know that does not sound like anyone here! Please **turn to your neighbor** and say, He must be talking about someone else right now not me.

Let's look at the sixth point;

6. APPLICATION: If I don't use it, I lose it.

This principle is true of **anything** in your life time, money, effort, energy, talent or abilities. If you don't use it, you lose it.

In vs. 28 it says, *“Therefore, take away the talent from him, and give it to the one who has the ten talents.”*

God has the right to take away anything that I don't use for him.

He gave it to me in the first place. He has the right to do that. I forfeit it if I don't use it. It's a universal law:

- If I don't use my muscles I lose my muscles.
- If I don't use my mind, I lose it — it becomes mentally dull.
- If I don't use the opportunities God has given me in business, sports, ministry, whatever, I lose the opportunities.
- If I don't practice my talent, I lose my talent.

Use it or lose it.

Just start using what you have been given for God. If you find you need more energy, use what you've got for God and watch what happens.

Little becomes much when you put it in the master's hand.

- If I need more **time**, I give my time to God.
- If I need more **money**, I give my money to God.
- If I need more **talent**, I give my talent to God.

Watch him multiply it just like the five loaves and two fish. He multiplies it when we place it in the Master's hand.

You cannot out give God! If you do not believe me test it....

Let's now look at the last point;

7. COMPENSATION: If I use my talents, I'm going to be rewarded.

This is the test. This is **why** you're here on earth. The rewards:

In says in vs.23, "His master said to him, 'Well done, good and faithful servant. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' God promises three rewards:

Affirmation: "Well done." I can't think of anything better than to stand before Jesus Christ and have him say, "Good job, Pastor Dave. **Good job!**

Promotion: He says, "I'm going to give you greater responsibility. You've been faithful with little things; I'll trust you with more."

Celebration: He says, "Come and **share** your master's happiness." The happiest people I know are those who are using what they have for God.

When God does an **audit** on your life, and it's not **if** it's **when**, and it is coming is it going to show a **profit** or a **loss**?

Is the Lord of Host going to say, "Well done!" or "Lazy servant?"

How will it feel to stand before a Savior with pierced hands and have him say, "Why did you never even make an attempt to get involved in a ministry? You were so busy doing your own thing!"

I would like to take this time and suggest that you start preparing for that event right now? Start making **investments** into the Kingdom.

Get involved, **make a difference.**

It's not too late...

You can start the investment right here today....

Saints the wisest investment you will ever make is not with AT&T, Merrill Lynch or anybody else. The wisest investment you will ever make is when you say, "**God, I want to make the rest of my life count for you.**"

I give it to you, whatever it is.

I'm tired of sitting on the sidelines. I'm not going to be a spectator."

It says in **Matthew 6:19-20**, "*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ but store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal.*"

How do I start investing my life?

- Find a church family.
- Get involved and join a church family, doesn't have to be our church as long as you getting fed.
- Start growing, maturing and developing.
- Learn the basic habits of the Christian life.
- Start walking in the newness of life that the Word promises.

I can't think of a greater thing than to stand before Jesus and hear him say, "You don't have a whole lot to show for the first part of your life, but you did get make a change and start to turn it on in the later years.

You did a **good job**. You weren't perfect, you had a lot of faults and fell down a lot but you **always got back up**. You made an effort. Well done, thou good and faithful servant."

How great that day will be.

Are you **looking forward to it**? Or do you **dread** the day when you will be held accountable?

Today I offer you the challenge of looking at your life and ask are you using your talents for God?

If not ask yourself why? If you have not joined a church family, why not?

What are you waiting on? What is holding you back?

Don't **bury your talent** in the sand and wait until it too late to try and make a difference.

You can make a difference starting **right now**, right here **today....**

Let us pray...

"Father God, thank you so much for the talents you have free given us, that we know that we are not worthy to receive. You have given us talents, abilities, gifts, skills and opportunities. You've given us such a great privilege to make a difference by using our abilities and talents to advance your kingdom here on earth. We know with this privilege comes responsibility. Help us make our lives count. Help us not be like others who are living simply for today, and are afraid to step up to the challenge you have laid before us. Help us to get outside of our comfort zone and live for eternity instead of living for the here and now. In Jesus' most Holy and Precious name and all the saints said Amen.