

When the Master Settles Our Account

By David Harrell

Bible Text: Matthew 25:14-30

Preached on: Sunday, June 23, 2013

Will you take your Bibles and join me this morning by turning to Matthew's gospel, chapter 25. This morning we continue our series on the dangers of being banished to an island of spiritual infancy and the theme of the parable that we will look at this morning has great bearing on that topic. I've entitled my discourse to you this morning "When the Master Settles Our Account."

Do you believe that everything that you have belongs to God and you're merely a steward of it? Do you believe what the Bible teaches that some day there will be a day of reckoning? That you will have to give an account? Do you believe that, indeed, we must all appear before the judgment seat of Christ, all of us who know him? Do you realize that an all-knowing Master will one day settle your account? A day when he will examine everything that you have done in your life? Every little thing, every big thing regardless of your station in life? Do you realize that a day is coming when there will be an exact, precise accounting that will be made of your faithfulness, of your stewardship, of the way you handled all of the opportunities and responsibilities that God has entrusted to you? And the question before us today is, What kind of service have I rendered? How have I spent my time? How have I used my spiritual gifts? How have I taken advantage of all of the things that God has given to me to give him praise? Have I been a responsible slave that has taken advantage of every opportunity, every privilege to glorify my Master? Or have I been a lazy, untrustworthy slave that lives only for myself? That lives as if there's never really going to be a day of accounting? Will you come to the end of your life and look back on it and see a life of wasted opportunity? Will you look back on your life and be one who will say, "If only, if only, if only I could live my life over again." What a terrifying thing it will be for those who profess Christ but only live for themselves and, therefore, prove that their faith was dead and cannot save. But what a day of unimaginable joy and reward it will be for the faithful servant that served the Master well.

In today's text here in Matthew 25 beginning in verse 14, we're going to see Jesus continuing the theme of spiritual preparedness for the Kingdom of Heaven which he began back in Matthew chapter 24. He especially targets that generation that will be alive just before he returns and as we look at Bible prophecy, we have every reason to believe that we are that generation. In Matthew 24, he describes in great detail the signs that will proceed his imminent and glorious return but he also makes it clear that we don't know exactly when he will return, so we need to be ready. And in the first part of chapter 25, he gives a parable, the parable of the ten virgins, which is a warning of spiritual preparedness, warning those that are self-deceived, those who profess Christ but do not possess him and, again, it emphasizes the idea of spiritual readiness. But here, in our text this morning, we have a second parable, the parable of the talents emphasizing not only watchfulness and spiritual service while the Master is away but also emphasizing the importance of maximizing our potential, using all of the resources and the opportunities

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that God has entrusted to us knowing that he is going to return some day suddenly, unexpectedly and settle all accounts.

May I remind you, before we look at this, that the Christian life is not a passive life. Saving faith is serving faith and although one might think differently given the lazy attitude of so many Christians that fill churches these days. And here, dear friends, we are going to learn that it is a grievous sin to ignore and reject the Master and live unto ourselves. One that is so serious that it will result in the Master rejecting that person and banishing that person forever from his presence in a place where there will be weeping and wailing and gnashing of teeth.

Follow along as I read beginning in verse 14 of Matthew 25. Our Lord says,

"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. 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. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the ground and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. 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.' 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.' 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.' 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.' 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. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' 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. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.' 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. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth."

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Here we learn much about our stewardship responsibility for the Master and I would like to approach this by looking at three areas of distinction based upon the first one which is the trust that is given. So, actually I have four points to this little outline. First, we will look at the trust given and then the labor required, the accounts settled and the reward that is gained.

First, I want you to think with me about the trust that is given referring to the spiritual opportunities for service. Notice the text beginning in verse 14, he says, “For it...” We’ve got to understand that the “it” here refers to the Kingdom of Heaven, the kingdom of God, the sphere of God’s spiritual dominion. Now, sometimes this refers to that invisible mystical body of Christ encompassing all of the saints down through redemptive history. And other times, as in this case, it refers to the visible, observable body of Christ, the organized church where both genuine and counterfeit believers will exist side-by-side, even as they will exist right here in this sanctuary this morning.

So, he says “For it...” in other words, the observable body of Christ, the organized church. “For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. 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.” Now, in this Kingdom parable the man is obviously Christ, that is the Master. And the journey illustrates the period of time between his earthly departure and his glorious physical Second Coming. The slaves represent those who profess Christ, members of the visible church both true and false, each of which have been entrusted with unique privileges and opportunities for service based upon varying levels of ability. All men have the privilege and the opportunity to trust in Christ and serve him as their Lord and Master.

Now, it’s important for you to understand that slaves in Jesus’ day were basically estate managers. They cared for the master’s goods, the master’s property. They would be overseers of wealthy households. Although they did not own anything, they had everything at their disposal, oftentimes they were very well educated and many times they were highly skilled in a certain area. They were stewards of all the things that their master owned and the master also had the power to terminate their life if they thought that needed to happen.

Now, as we look at the word “talent” here, we need to understand that this was a measure of weight in the first century that determined the value of various coins. Naturally, gold weighed the most and so it was the most valuable and then there would be decreasing value with silver and copper and bronze, etc. because of the decreasing weight. And in this parable, the talents symbolize much more than mere money and the term should not be confused with human talent as the English word would indicate. It should not be confused with our abilities but the talents here represent the wide range of stewardship privileges and opportunities and responsibilities that have been entrusted to us based

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upon our God given abilities. In this parable, you might say underscores the principle that to whom much is given, much is required.

Now, I think we would all agree that like these servants, every person has differing levels of intellectual and physical and even spiritual abilities. Not every child is precocious, not every man or woman can be a great athlete, not everyone is capable of being a great writer or musician or mathematician or teachers, scholar, whatever. Not everyone has the mind of Calvin, of Luther, of Spurgeon and all the education and environment in the world will never make that so. Walt Disney's famous quote, "If you can dream it, you can do it," sounds good but that is not true.

In God's sovereignty, God has uniquely made us all very different. All we have to do is look around and we can see that physically each of us have been made with unique abilities as well as inabilities and diversity, frankly, is yet another testimony of the glory of God. And for those who are truly Kingdom citizens, whatever abilities we have, whatever natural talents and skills that we have, whether they're great or small, they are gifts from God. We are told in James 1:17, "For every good gift and every perfect gift is from above and cometh down from the Father of lights." Spurgeon said, "No man hath anything of his own except his sins."

A Scripture teaches, for example, that we have a wide variety of spiritual gifts in order to make the body of Christ function and respond to the head, the Lord Jesus, and give him glory. 1 Corinthians 12:4 and following talks about how there are diversities of gifts, there are differences of ministries, there are varieties of effects, that is, power to energize and fulfill the unique areas of ministry that we have all been entrusted with. In verse 7 of 1 Corinthians 12 we read that the manifestation of the spirit is given to each one, in other words, the gifts that we have, he has given it to each one of us for the profit of all. So, in other words, the gifts that we have are not for ourselves, they're for the body of Christ. We must function, therefore, within that body and, of course, that text goes on to list the basic categories of giftedness.

But, beyond our spiritual gifts we need to understand that we all have varying inherent aptitudes, natural talents, we have varying intellectual abilities, we have varying educational opportunities. We've had different privileges and service opportunities. We all have different stations in life and God know that. But, here's the point that we must understand as we look closely at this text: beloved, whatever our lot, whatever our gifts and abilities, we should be content and make the most of them for the glory of God. Now, some will complain, "O woe is me, God has not given me very much. Others were granted so much more than me." Well, dear whiner, we have no more right to challenge God's sovereign right to grant us the assets that he has given us than an amoeba has the right to complain that he was not made an angel or a Sunday School teacher complained that he was not made a Spurgeon. Who are we as the clay to complain to the potter? His design is always perfect. His plan is flawless. When it all comes together, it gives him glory.

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Often I hear people grumble against God's sovereign right to do what he wills in his creation charging him with being unfair. How dare we indict God with the very thing we demand most in ourselves. Don't we all have a rabid commitment to self-determination? Don't we all insist upon our right to do as we please? And we're not going to give God that right? We all love to coordinate ourselves as king, don't we? We love to then pretend to reign as sovereigns over our puny little kingdoms and we end up making a mess of the whole thing.

So, I caution you against that. What folly. God is God and we are not and all that we have, all that we are has been determined by his infinite wisdom, by his infinite love to accomplish his glorious purposes and we should rejoice. And even the smallest expression of his favor upon us however humble our charge, however meager our estate, we will be judged according to our management of what he has given to us. And our prayer should therefore be, "Lord, thank you for the sacred trust that you have given to me. I do not envy others who may seem to have more, nor do I complain over my portion, but Lord I rejoice in that perfect allotment that you have given me. Give me grace to labor to the point of exhaustion that you may receive increase."

Beloved, please remember, on the final day of reckoning, God is not going to judge on the curve. He's not going to judge on the curve but solely based upon what he has specifically entrusted to each of us individually to accomplish for his glory according to our abilities. And he knows our abilities perfectly well because he is the one that has created us, he is the one that empowers us.

Now, as we look more closely at the text, we see, again, three slaves: one was given five talents, another two and another one. The Master intimately knows their unique abilities and he expects them to take these talents, this money, as venture capital put it into some kind of business venture or ventures as the case may be, so that they could bring a good return. The question is, What will they do in the Master's absence? Once again, bear in mind, like these slaves, we're all going to be judged on the basis of our effort according to our ability. I want you to make sure you understand this. Not on the basis of our results. As stewards we are to be found faithful, not successful. The success lies within the realm of what God determines; outcome is his. The Sunday School teacher that labored faithfully her whole life will receive the same reward as a Luther, as a Calvin, as a Spurgeon, as a Whitfield. The missionary that served in obscurity her whole life and labored tirelessly for the gospel will receive the same reward as a Peter, a James and a John. The faithful farmer, the housewife, the mother, the clerk, the plumber, the migrant worker. Anyone who was faithful in serving the Master according to their abilities within the sphere of their sacred stewardship will be rewarded as the Apostle Paul.

Remember what we are given, God expects us to use. He knows perfectly well what we are capable of handling so we want to ask ourselves the question, What has he entrusted to me? What privileges? What opportunities? What responsibilities await my attention?

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Am I a faithful steward of what God has assigned to me or do I live for myself? For this life alone? God has given us the great commandment to love him with all our heart, mind, soul and strength. He's given us the great commission to go into the world and make disciples. Very simple. We have to ask ourselves the question, Are these things the center of gravity around which everything in my life orbits? Or do I think of these things as merely some obscure theological concept that really doesn't have much to do with me? If you have no desire, dear friends, to serve the Master, you're either unsaved or you are a spiritual infant irresponsible, unfaithful, self-centered, self-absorbed and well positioned for divine chastening.

Now, having seen the trust given, let's notice number 2, the labor required beginning in verse 16. "Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more." I want you to notice the sense of urgency here. Notice the dedication, the eagerness to please their master. Immediately, it says. My friends, here is the picture of a dedicated saint consumed with the purposes of God. Serving the master is his priority. He will be industrious. He's not willing to waste any time or any resources. He is going to take full advantage of every opportunity to multiply the master's investment.

So, we see two slaves that were industrious; both of them doubling the talents they received. Likewise, each of us have been given different stewardship responsibilities, different opportunities consistent with our abilities and we should do everything we can to maximize our sacred trust. This is our responsibility before the Lord while he is away. We are under obligation to be about his business, to live up to our God given potential. This is the idea of laying up our treasures in heaven. In 1 Corinthians 15:58 the Apostle Paul says that we should "always be abounding in the work of the Lord, knowing that your toil is not in vain in the Lord." Does that characterize your heart? In Ephesians 5 beginning in verse 15, Paul says, "be careful how you walk, not as unwise men but as wise making the most of your time, because the days are evil. So then do not be foolish, but understand what the will of the Lord is."

Now, again, while results will vary with respect to our Christian life, God is concerned that we all exert maximum effort, that's the point. In fact, the Lord has promised, according to 1 Corinthians 3:8, that each will receive his own reward according to his own labor. It's important for me to digress here for a moment. The primary context for our labor, to work, is in and through the local church, the body of Christ. There is no such thing in Scripture as a Lone Ranger Christian. The New Testament teaches that as believers we are sanctified within the context of the body of Christ, within the context of relationship with one another. That's the only way iron can sharpen iron. It is to be a corporate process. We should co-labor together as a body, functioning according to the Scriptural commands for the one anothers that we read about, growing together in community.

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In fact, the Apostle Paul tells us in Ephesians 4, at the end of verse 11, that God has given the church pastors and teachers. What for? “For the equipping of the saints for the work of service, to the building up of the body of Christ.” That is, for the spiritual edification, the spiritual nurturing and development of the church. Therefore, every Christian, biblically, is to be actively engaged in serving Christ in their local church under which they are under authority. You want to ask yourself, Do I obey that? Or do I see myself as somehow exempt from that? Evidently, some of you do.

In Hebrews 10, beginning in verse 24, we read, “let us consider how to stimulate one another to love and good deeds, not forsaking our own assembling together, as is the habit of some, but encouraging one another; and all the more as you see the day drawing near.” So, I would humbly ask you, dear friends, Does this describe your character and conduct? Contrary to the way many Christians act, the church is not a country club where you merely pay your dues and use it when you need it. But the church of Jesus Christ is a supernatural organism that God has ordained for our spiritual growth, for our spiritual protection. It’s where blood bought saints come to worship and fellowship and serve Christ. It is the only institution that God has promised to build and to bless.

A Christian who is not actively engaged in the body life of the church is living in disobedience. This means that we’ve got to be much more, dear friends, than a Sunday morning Christian. That type of Christian is like a branch that has been severed from the vine. Eventually, it will wither, it will bear no fruit and it will die. If I can be very practical, every person in this church needs to be involved in a home fellowship group. The reason I say that is because that is specifically where we can come together in a more intimate way and co-labor and serve each other. That’s where we can live out the one anothers of Scripture. You know, it’s easy to kind of float into church, to hear a sermon, sing some songs, you know, write our check and then go live our life and think that somehow God is pleased. He is not.

I know some will bristle when they hear this. Some of you are probably saying right now, “You know, I really don’t care what the Lord says because my life is so busy. I’m just not into that kind of thing and frankly I don’t really enjoy being around my church family.” Really? Then, my friend, if that is you, you need to find another church, quick. Or, you need to examine your own heart. If you have no love for the brethren, that is proof that you do not know Christ. John has made that abundantly clear in 1 John 3:14, he says, “We know that we have passed out of death into life,” here’s why, “because we love the brethren. He who does not love abides in death.”

In Ephesians 4, beginning in verse 1, Paul entreats us, “to walk in a manner worthy of the calling with which you have been called, with all humility and gentleness, with patience, showing tolerance for one another in love, being diligent to preserve the unity of the Spirit in the bond of peace.” Now, I ask you in all love, Do you really think that somehow you are excluded from this? That there’s something special about you? 1 Corinthians 12, beginning in verse 7, again we read, “But to each one is given the

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manifestation of the Spirit for the common good.” We all have been given a spiritual gift if we truly know Christ. In verse 18, he goes on to say that, “God has placed the members, each one of them, in the body, just as He desired. If they were all one member, where would the body be? But now there are many members, but one body.”

Now, I would humbly ask you, What is it about this that you don’t understand? Frankly, those who deliberately live as an island to themselves really have no basis to claim that they are part of the body of Christ. What organ in your body could possibly live on its own if you take it out? And what good would it be to the rest of the body? I have seen, over the years of my ministry, many spiritual sluggards even in our own church. And I have had the opportunity to ask them this question, If you were to list some ministry opportunities that God has given to you that occupy your heart and occupy your time, that you are passionate about, what would they be? And sometimes I have asked that question and I look at them and they look like a mule staring at a new gate. They are absolutely baffled, speechless about something that should not be threatening at all. And then when some spiritual need, some ministry opportunity does arise, you will see them show up but many times as we say, they are like a blister. They show up when the work is all done and then feel proud that they were somehow involved in serving Christ.

Sadly, dear friends, many professing Christians are content to let everybody else do all of the work in building the Kingdom. I’ve heard all of the excuses. I call it the tyranny of the toos. “I’m too busy. I’m too tired because of my work schedule. It’s too boring for me. It’s too prone to conflict.” My friend, in all love, I must say to you as your pastor, the issue is, you are too selfish. Serving the Lord is simply not a priority in your life. You prefer to labor for yourself. That kind of an attitude betrays a lack of love for the Master. It portrays a heart that has not desire to please him. It portrays a mind that is oblivious to all of the ministry needs all around you. And it also speaks loudly that you really have no thought about his imminent return when he is going to settle all accounts.

Bottom line: you’re living for yourself, not for Christ. Beloved, if you truly belong to Christ, your stewardship responsibilities that God has entrusted to you should be a priority in your life. He has given them to you knowing that you are perfectly capable of fulfilling what he has for you to do. And the challenge is, Are you willing to take seriously the labor required? This is well illustrated in the first two slaves.

But notice the third slave. Obviously, the master is aware of his limited capabilities, his master gives him fewer talents to begin with. However, he expects the same level of exertion and devotion but notice what this slave did in verse 18, “But he who received the one talent went away, and dug a hole in the ground and hid his master's money.” Now, it’s important to understand that that was something that they would do customarily in those days. They would hide valuables in secret holes, secret rocks and so forth, they didn’t have banks like we have. But one would never do this if he was concerned about somehow investing the master’s money so that it could multiply and bring profit to the master. That’s the analogy here.

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So, what was this guy thinking? Well, at the end of verse 24 and 25 we see, “Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.” My friends, here is a picture of a false professor. One who claims to be a servant of the Master, but two things say otherwise. First, by his lack of service, by his utter disregard for his stewardship responsibilities to honor the master by rendering faithful, fruitful service he proves that he was not only an unfaithful slave, he was unregenerate. You see, it’s real simple. The Scripture is filled with this. Those who love Christ serve Christ. “If any man wants to come after me, let him deny himself. Follow me.” You see, this man’s life was characterized by wasted opportunity and I see this all the time in the church. People attach themselves to the church in some way but they really want nothing to do with the family of God. They really have no desire to grow spiritually. They want no accountability and, therefore, they bear no spiritual fruit and Christ is dishonored in their life.

Secondly, worse yet, like this wicked slave, phony Christians end up distorting the character of God, falsely accusing God and because of their willful ignorance and their perverted understanding of his character, they insult him. They resent God as some of you may be right now as you hear him speaking to you through his servant and his Word. That’s what happened here with this slave. Notice at the end of verse 24, “Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed.” In other words, “You are cruel, you are uncaring and crafty and crooked, so I really don’t trust you.”

My friends, this is the attitude of a person who is a stranger to the Most High God, to our glorious Lord and Savior who gave himself for us. This betrays a person who has no intimate understanding or love for the Master. Our Savior who is full of mercy and grace and truth. This betrays a person who is at enmity with God. A son of disobedience. A person who’s mind and heart is so utterly depraved that they have no conception of who the Master really is.

In the second part of Bunyan’s “Pilgrim’s Progress,” we read how Christian describes his wife’s spiritual pilgrimage. Christiana and her friend Mercy encounter several professors of Christ: Simple, Sloth and Presumption. Of course, their names betray their character. And here’s what Bunyan says,

“Now, I saw further in my dream that they went on until they came to the place where Simple, Sloth and Presumption lay sleeping when Christian went by on his pilgrimage. They were still there, a little ways off the other side of the road. Their hands and feet had been cuffed in chains and they were hanging dead. Then Mercy asked their guide, ‘Who are these three men? Why are they left hanging there?’ ‘These three were men who had some very bad qualities,’ answered Great Heart. ‘Not only had they no

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intention of becoming pilgrims themselves, but they also hindered everyone else they could. They were slothful and foolish themselves and they sought to persuade others to be like them, promising that in the end, they would all do quite well. When Christian went by, they were asleep and now when you are going by, they have been hanged.’ ‘Were they actually able to persuade some to think like them?’ asked Mercy. ‘Yes,’ answered Great Heart, ‘they turned several out of the way. There was one, Slow Pace, who they were able to persuade. They also prevailed upon Short Wind, No Heart, Linger After Lust, Sleepy Head and young woman named Dull. As if this were not bad enough, they also gave a bad report of our Lord persuading others that he was a taskmaster. They also spread around an evil report of the good land saying it was not half as good as some pretended it to be. They slandered his servants saying the best of them were meddlesome and troublemaking busybodies. Further, they called the bread of God mere husks, the comforts of his children, mere imaginations and the travel and labor of pilgrims, things of no purpose. ‘My,’ said Christiana, ‘if they were like this, I won’t grieve for them, they have only gotten what they deserve. I think it is a good thing that they are hanging so close to the highway so that others can see them and be warned.’”

My friend, today you are being warned. We’ve seen the trust given, the labor required, now, thirdly, the account settled. Notice verse 19, “Now after a long time the master of those slaves came and settled accounts with them.” Here, Jesus gives his listeners a hint that he was going to be away for a long time and that he was going to return unexpectedly, return to settle accounts. The text goes on to say, “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.’ 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.’” And he says the same thing with the slave who had been entrusted with two talents. And I find it interesting that the slave with two talents approached the master with the same excitement, the same enthusiasm, the same confident joy as his fellow slave who had the five talents. You see, again, remember, beloved, when God settles his account with you, he is not going to be concerned with how many talents you were given but with the degree of faithfulness in using them. That’s the basis of our reward.

But notice the master’s reckoning of the third slave, the one who violated the master’s trust and maligned the master’s character and said, “I was afraid, went away and hid your talent in the ground. See, you have what is yours.” So, seeing through his hypocrisy and his ridiculous excuse, the master answers in verse 26, “You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.””

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My friends, when you stand in the presence of Almighty God, and we all will some day, if you cannot plead the blood of Christ what you perceive to be your greatest defense will prove to be nothing more than the babblings of a fool because God sees and he knows. The penetrating eye of his divine omniscience can peer into your heart and into your imagination. He knows exactly who you are and what you have done.

So, Jesus is basically saying, “How foolish. Don’t give me that. If you really thought I was a hard man and demanded a return on things that weren’t mine, you would’ve been even more motivated to invest my money so that you could receive at least some simple interest on what was mine. But no, you were utterly indifferent towards me. You wasted all of your opportunities that I gave you and chose instead to live for yourself.” Bottom line: his failure proved his lack of love for the master. It unmasked his hypocrisy.

So, after describing the trust given, the labor required and warning of the settling of accounts, he concludes by describing the reward gained. Notice in verse 28, “Therefore take away the talent from him, and give it to the one who has the ten talents.” The principle here is that faithful Christians are fruitful, phony Christians are not. Very simple. And there’s a fascinating principle here that I want you to see. To whatever degree a true believer maximizes the sacred trust that he has been given, God will give him even more opportunities to be fruitful. Notice verse 29, “For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have,” referring to not having the abounding blessings of the Lord, “even what he does have shall be taken away.”

So, the principle is this: the diligent servant who is faithful in taking advantage of every opportunity that Christ will give him, will be a person that will continue to be enriched by all manner of spiritual riches. He will be abounding more and more in all that Christ has for him. But the servant who squanders his opportunities, wastes his life, ignores the responsibilities, will become increasingly poor spiritually. And that is my burden for some of you, frankly. Blessings that could’ve been yours will be given to others who are more faithful and more diligent. And what little joy in the Lord you once had, will gradually begin to dissipate, you will forfeit earthly blessing as well as eternal reward, God’s chastening will be upon you.

In Matthew 13:12, the Lord says, “For whoever has, to him more shall be given, and he will have an abundance; but whoever does not have, even what he has shall be taken away from him.” How tragic to see people who claim Christ as their Lord and their Savior, the Master who is going to return in all of his glory and settle an account with them, how sad to watch them fritter away all that God has given them. As a result, their work will be, according to 1 Corinthians 3:15, “burned up and he shall suffer loss but he himself shall be saved yet so as through fire.” How sad to forfeit eternal reward.

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Online Sermons: otcr.org/content/sermon/750/When_the_Master_Settles_Our_Account.html

When the Master Settles Our Account

By David Harrell

Bible Text: Matthew 25:14-30

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But the person represented by the third slave proves, again, that he's unregenerate, he's unsaved because of his selfish neglect and not only do we see here that he forfeited the opportunities that he had to serve the master but also there is an eternal consequence for this third slave. Notice verse 30, "Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth." You see, he failed to humble himself as many people do and realize that we have been created by our Creator to live to the praise of his glory, not ours. Our agenda is out. His agenda is to be the priority.

But think of the reward that belongs to those that take full advantage of every opportunity that the Master gives. He says, "You were faithful with a few things, I will put you in charge of many things." This is a fascinating statement. Do you know what this means? It means this, that God will increase your privileges and opportunities and responsibilities and all of the blessings that come with it here on earth but also in heaven all based upon your faithfulness.

We see this even more explicitly stated in Luke 19. You will recall there is a similar parable there, a parable of the nobleman. He has ten servants and he gives each one a mina to invest for him. He goes away to a far country and he returns and he rewards each servant based upon their level of faithfulness. A very similar concept. Then, after the nobleman established his kingdom, we read how that he rewarded them. One servant that had the ten minas, he was placed over ten cities. Another that had a fivefold increase was placed over five cities, and so forth. And here, in the parable before us this morning, the parable of the talents, we see the same general principle and that is, faithful service on earth is the basis of Kingdom rewards. Both in the Millennial Kingdom as well as in the eternal state. Faithful saints will be rewarded commensurate with their level of devotion on earth. Again, verse 23, "You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master."

I could not improve upon John MacArthur's comment regarding this. Here's what he said,

"Of the many things heaven will be, it will not be boring. Our heavenly perfection, for example, will not be a matter simply of never making a mistake nor will it be always making a hole-in-one or a home run, as it were. Rather, it will be a time of ever expanding and increasingly joyous service. And the saints who then will serve the most and rejoice the most will be those who have served the Lord most steadfastly while on earth. Every soul in heaven will equally possess eternal life and will be equally righteous, equally Christ-like and equally glorious. Everyone will be equally perfect because perfection has no degrees. The difference will be in opportunities and levels of service. Just as the angels serve God in ranks, so will redeemed men and women. The degree of their heavenly service will have been determined by the devotedness of their earthly service."

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He goes on to say,

“Heaven will not involve differing qualities of service because everything heavenly is perfect. Everything done for the Lord will be perfectly right and perfectly satisfying. There will be no distinctions of superiority or inferiority and there will be no envy, jealousy or any other remnant of sinful human nature. Whatever one’s rank or responsibility or opportunity, those will be God’s perfect will for that individual and, therefore, will be perfectly enjoyed in a way that is beyond our present comprehension. Believers will be both equal and unequal in the Millennium and in the eternal state.”

So, when he says “enter into the joy of your master,” our minds need to just absolutely go wild with thinking what that includes.

So, in conclusion this morning, I would ask you to examine your life. What are the things that God has given you? We have all been given a sacred trust. Can you define yours? Can you look around and say, “My, look at the opportunities I have in my life right now to be dedicated to serving Christ.” Is your current labor worthy of the Master’s praise? Are you living up to your potential? Or are you living beneath it? Do you give only a token service? Or worse yet, is your service virtually nonexistent betraying your indifference to the Master?

If that’s the case, may I remind you, in closing, that there will be a day of reckoning, there will be a final audit when the Master settles his account with you and it will be a full and perfect accounting right down to the penny of what you have done with your life while the Master was away. It will take into account every, Scripture says, every idle word that we have spoken. I hope you can see yourself there because that day is coming and I plead with you to repent of your sins, to trust Christ as your Savior, to worship and serve him as Lord, be about his business lest he come, some day, when you least expect it and you will hear him eventually say, “Cast out this worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth.” O, dear friends, this is so important, please hear the Words of the Lord.

Let’s pray together.

Father, thank you for these eternal truths for they are so clear and yet our hearts can be so hard. So I pray that by the power of your Spirit you will soften every heart. Lord, may this be a new day for those who are a part of this church and all of those around the world that are listening today. May it be so to the praise of your glory. I ask, in Jesus’ name. Amen.

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