

It Is Time For The Settling Of Accounts.

Text: Mat 25:14-30

Suggested Hymns:

463a, 486, 562T282, 320, 490

1) It is time to settle accounts

2) What kind of stewards have you been

3) An example of two wills

The grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit, be with you all. Amen.

The text for our sermon today is Matthew 25:14-30, ¹⁴ *“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. ¹⁵ “And 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.*

¹⁶ *“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.*

¹⁹ *“After 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.’ ²¹ “His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’*

²² *“He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’ ²³ “His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’*

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. ²⁵ ‘And 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.*

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. ²⁸ ‘Therefore 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. ³⁰ ‘And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’ (NKJV)

Lord God, heavenly Father, sanctify us through Your truth. Your Word is truth. Amen.

Dear friends in Christ,

We have nearly come to the end of the church year. There is just one more Sunday to go. The church year differs from the secular calendar. Very early in the Christian era the church set up its great festivals, dedicated to the gracious acts of God for mankind.

The period of Advent, the four Sundays before Christmas, are a time of preparation for the coming of Christ. Christmas, the birth of Christ our Saviour is God the Father’s great Gift to mankind. The period of Lent, forty days, is a period of meditation on the suffering and death of God’s Son, Jesus Christ. Then there is the great festival of the Resurrection called Easter. This is followed by the festival of Pentecost, the celebration of the outpouring of God the Holy Spirit.

During the years the church chose special readings from the Holy Scriptures in order to emphasise all the main teachings of the Bible. From these readings, the Old Testament lesson, the Epistle and the Gospel, we have, during the course of the year, an opportunity to hear what God has done for us and what God expects us to do.

As we come to the close of another church year, we recognise that these last Sundays are always devoted to the things of the last times — the coming of Christ for Judgment and the fact that we are to work while it is day, before the night comes when no man can work.

Today our text calls us to remember that there is a time for the settling of accounts. May the Lord bless our meditation.

1. It Is Time To Settle Accounts.

Jesus was seated on the side of the Mount of Olives, one of His favourite resting places. The time was very near the end of His short earthly ministry of three years. His disciples had seen the miracles which Jesus had done. They had heard His teachings, and at this time they came to Him with some questions. We read of them in Matthew 24:3, 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?"*

Here Matthew recorded one of the longer discourses of Jesus. It covers two chapters in his Gospel, chapters 24 and 25.

Jesus tells the story of the kingdom of heaven, speaking here of His Kingdom of Grace, the Christian Church on earth, and He uses two parables to illustrate that truth.

The first parable which He told was the story of the Ten Virgins, the five wise virgins who had prepared themselves for the coming of the Bridegroom, Christ. They had their lamps well trimmed and supplied with oil. Then there were the five foolish virgins who were not prepared for the coming of the Bridegroom, and so they were excluded from the great marriage feast.

Then follows this parable, the parable of the Talents. Here Jesus was giving a story, an illustration, an example of what the kingdom of heaven is like. We must, of course, recognise that the details are not to obscure the truth which is to be conveyed: that we are to be diligent in the tasks of the church before the end of time. Activity is demanded, and not merely passive loyalty.

Our text begins, *the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them.* The man travelling into a far country is a reminder of the ascension of Jesus, who left His earthly ministry and went to heaven to be with His Father again. Before His departure to heaven He called His servants, the redeemed children of God, who are now His bond servants, and delivered His goods to them — an indication that all things come from Christ.

Our text says, *After a long time the lord of those servants came and settled accounts with them.* This refers to Judgment Day. Christ had left, as it were, His servants, entrusted with His property, and now He is returning. They are to

give an account of what they have done with those things which Jesus left with them.

The Lord Jesus expects exactly the same thing of us today. All that we have has come from Him. We are to give an account to Him of what we have done with those things which we have received.

In our story there were two men who used their talents and improved what they had received. One added another five talents and made it ten. The other man added two talents and made it four.

But you notice that, despite the difference in the amount which they had received and the difference in the amount which they returned to the lord and master, they both received the same word of commendation: *‘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 third man brought back exactly that which he had received, no more and no less. This, then, was the judgment of the lord on that man’s actions, ²⁸ *‘Therefore 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.’* ³⁰ *‘And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’*

As said before, we are not to let the details of the parable, the story, or the illustration obscure the truth which Christ intended to reveal; so, what does it all mean to us today as we come to the end of another church year?

Even as the disciples came to Jesus at that time and said, *“Lord, what do these things mean? What are the signs of the last times and Your coming again for judgment?”* so we should search the Scriptures to determine what these things mean for us today and how they are relevant in our lives.

2. What Kind of Stewards Have You Been?

It is not difficult to see that Jesus is telling His disciples that before long He will be leaving them. He will suffer and die and rise again and ascend into heaven. But that will not mean the work of His kingdom will stop in this world.

No, Christ will provide His disciples with everything they need in order to continue that work.

The outstanding fulfilment of that promise came on the day of Pentecost, when the ascended Lord sent the Holy Spirit upon His disciples at Jerusalem. He thereby supplied them with the necessary understanding of the Word of God and God's whole plan of salvation — as well as the courage to proclaim that message unto the ends of the earth.

But that was only the beginning. Jesus continues, and will continue until the end of time, to provide all believers with everything they need in order to carry on the work He wants them to do in His kingdom.

The talents that Jesus gives us include all the intellectual and physical abilities we are born with and those we develop as we mature. Our talents include all the material possessions that rightfully come into our hands. And they include the many opportunities God provides us for using our talents to serve Him and our neighbour.

The Lord distributes these talents *“to each according to his own ability.”* He gives to each of us the gifts that are exactly right. In every case he provides the correct combination of abilities, talents, responsibilities, and opportunities, so that all of us can be of real service to Him in His kingdom.

So the question is, What have you done this year with all that God has given you? Have you increased your talents and abilities? Have you grown in grace and in the knowledge of your Lord and Saviour Jesus Christ? What kind of grade would you get on God's report card?

We recognise in this story concerning three people, that they are held up as examples of a cross section of all people. There are those who have received five gifts from God, unusually talented and gifted people. They have spiritual insight, which is a gift of God. There are others perhaps who have only less than half of that, only two talents; and then there are those who have only one.

Scripture tells us that there are diversities of gifts, but there is one God, one Lord, one Master, One who shall judge. We read in 1 Peter 4:10, *“As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.”*

There is one gift that is basic, and that is faith. Each of us must confess with Martin Luther, *“I cannot by my own reason or strength believe in Jesus Christ, my Lord, or come to him.”* The apostle Paul insists that faith is NOT something we earn; it is the gift of God.¹ And it is not a gift we can get along without, because *“without faith it is impossible to please God.”*² Note also that the gifts or talents that are added to faith are many in number and in variety. This is a parable on faithfulness. It stresses the need to serve the King while He is away.

Therefore the question is asked, *What have you done with your five talents or with your two talents? Have you really tried to the best of your ability, as God has given grace, to extend and to multiply them in service?*

I sincerely hope that there are none in this congregation who are like the man with the one talent. He was afraid that even that little which he had would be taken away, and so he hid it, and when the Lord came and asked for an accounting, he said, *I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.* He gave the master back no more and no less. The judgment passed upon him was very severe.

The judgment of God is going to be just as severe upon those who have received from Him and have done absolutely nothing with the gifts and the blessings and the benefits which He has entrusted to their hands. We are God’s servants. We are slaves of Christ, because we have been purchased and won by the precious blood of Jesus Christ, our Saviour. We are His, and we should know it. We should recognise that we are going to be held accountable, and therefore we should live as those who are sure that this will come to pass.

This is important throughout all our life, but it is especially important at the moment of death. As we think of the signs which were to foretell the end of the world, how all of them are being fulfilled, and that we are definitely living in the latter days of the world, we recognise how important it is that we turn more and more to the things which speak of the judgment of God upon mankind. In life and in the hour of death it is of extreme importance that we put our trust, our confidence, our faith in Jesus Christ, the Son of God.

3. An Example Of Two Wills

Here are two wills. One was filed in May 1564. The man who wrote that will was a scholar and minister of Christ. When he came to dispose of his earthly property, he found that it amounted to a few books, and some furniture.

The will began with these words, “With my whole soul I embrace the mercy which God has exercised to me through Jesus Christ atoning for my sins, by the merit of His Passion and death, that in this way He might satisfy for all my crimes and faults, and blot them from His remembrance.

I testify also and declare that I beg of Him that He may be pleased to wash and purify me in the blood which my Redeemer has shed for the sins of the human race that, under His shadow, I may be able to stand at the Judgment Seat.”

The second will was written at the beginning of the 20th century by a man who, at the time of his death, was probably one of the richest people in the world.

He wrote, “I commit my soul into the hands of my Saviour in full confidence that, having redeemed it and washed it in His most precious blood, He will present it faultless before the throne of my heavenly Father, and I entreat my children to maintain and defend at any cost of personal sacrifice the blessed doctrine of the complete atonement of sins through the blood of Jesus Christ, once offered and through that alone.”

These were two wills. One by a Frenchman and one by an American. One written in the sixteenth century and one in the twentieth century. One by a man who was a scholar and a minister. The other by a man who was a banker and financier. One by a poor man and one by a very rich man.

Yet the Frenchman (who was Calvin) did not plead his poverty, and the American (who was Morgan) did not plead his riches. Both of them put their faith and trust in Jesus Christ, the Son of God, and His atoning blood.

The same thing holds true today. It makes no difference whether you are rich or poor. It makes no difference whether you have five talents or two talents or just one talent. The important thing is that you put your trust in God and faith in Jesus Christ, and that you have the right attitude over against what He has done for you and what you have received from Him.

God expects an answer, and sooner or later that answer must be given — not to me, not to the church, not to men, but in the presence of God Himself. Amen.

The peace of God, which passes all understanding, will keep our hearts and minds, in Christ Jesus. Amen.

¹ Ephesians 2:8-9

² Hebrews 11:6