



In the 1987 NCAA Basketball Regional Finals, LSU was leading Indiana by eight points with only a few minutes left in the game. As is often the case with a team in the lead, LSU began playing a different game. They started to watch the clock. They didn't put the ball in motion and take advantage of their opportunities to score. They began to play conservatively and hold the ball. As a result, Indiana closed the gap, won the game and the NCAA championship. The moral of that story is, when the end is near and you're ahead, don't watch the clock, don't hold the ball, don't become conservative. If you do, you'll lose the game.

In Matthew 25:14–30 Jesus told a story with a similar twist. It's a story he told towards the end of a long sermon called the Olivet Discourse. The theme of the sermon was the end of the world and his own soon return. In Jesus' mind, this isn't fantasy, this is reality. In his mind, and from the viewpoint of eternity, history's curtain call is right around the corner; there are only a few minutes left in the game. Yet, he also taught no one but the Father really knows exactly when the end will come. He simply said, "Be prepared; be ready!"

Jesus realized some might interpret this to mean they were to drop everything and do nothing, waiting for his any-moment return. So, he told a story to teach us that a few minutes might seem like an eternity; a lot could happen in just a few minutes, and we can't afford to hold the ball. If we watch the clock and hold the ball; if we don't put into motion what he's entrusted to us; if we don't play hard; if we don't take advantage of our opportunities to score; we'll lose the game. In short, if we don't use what we have, we'll eventually lose what we have.

The Parable of the Bags of Gold

The Journey

"Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey (Matthew 25:14–15).

The story begins with a man about to go on a journey. It wasn't uncommon in those days for a wealthy landowner to go on a business trip. But transportation was unreliable in those days. There were no freeways; no arrival times on your flight. And so, a person could be gone quite a long time on one of these trips, and

the exact time of his return was uncertain. So it was necessary for a person to make sure his business would be well-managed while he was away. He'd have to entrust his business to his servants who'd be responsible to manage his resources during his absence. And since there was no email or even air mail, a person had to communicate very clearly what he wanted accomplished with his resources before he left. No doubt these servants were given instructions to take what their master had given them and use it to make a profit for him.

There were three servants, and each received a different sum of money to work with depending on their ability. One got five bags of gold; another two; and another just one. What's important to understand is this man was being extremely generous with all three. Each of these men received quite a large sum of money. One bag of gold was equal to about 10,000 denarii, and one denarii was the equivalent to one day's wage. We're talking about some major dollars here! It's like the first got five million, the second got two million, and the third got one million. The master certainly wasn't cheap!

The Usage

The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money (verses 16–18).

So off he goes on his journey, and in these verses we see what each of his servants did while he was away. In those days, it was common for people to lend their money to moneychangers who would use it to turn a profit and give them back a substantial share. This is like finding an investment firm today and giving your money to them on hope of turning a profit. This is what the first two servants did and they doubled their money. But, for some reason, the third man was conservative. He took his one million dollars and buried it in the ground. It's like he hid it under his mattress. He didn't trust stockbrokers; he didn't even trust banks! He did things the old-fashioned way. This wasn't all that unusual back then. Burying your money was considered wise by some. It was even recommended by certain influential rabbis. But this wasn't the purpose for which the money was given to

him in the first place. The idea wasn't to save the money, but to use the money and turn a profit for the master.

The Master's Return

"After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (verses 19–23).

In these verses the master returns to settle accounts with his servants. With each of these first two servants the same thing happens. They encounter the master and give an account of their earnings. They're excited. They knew they did well. And each of these men are commended and praised by the master. He says to them, "*Well done, good and faithful servant.*" In other words, "You've done what I asked you to do."

Each of them are rewarded in two ways. First, they're rewarded with more responsibility. They get a promotion. Second, they're invited to a party. When he says, "*Come and enjoy your master's happiness,*" he uses a word for happiness that can mean "festival" or "feast." He's saying, "I'm throwing a party and you're invited! Come on in! Things are about to start!" By the way, notice these two men both get the same reward because they were both faithful with what they'd been given. The one with ten bags doesn't get any more than the one with four.

"Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you'" (verses 24–25).

But, then he comes to the third man, the conservative, and things don't go so well. Like with the other two, he begins by giving an account. He explains his conservatism. You get the feeling he's trying to cover his you know what! Notice he blames his conservatism with the bag of gold on the master's harsh temperament. He says, "*I knew that you are a hard man.*" He sees the master as harsh and stern. He describes him as "*harvesting where you have not sown and gathering where you have not scattered seed.*" He says, "Because you're that kind of man, I was afraid of what

might happen if I lost it, so I hid your gold in the ground. I played it safe. See, here's your gold back."

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth' (verses 26–30).

The master responds with words of judgment. Instead of being "*good and faithful,*" he's "*wicked and lazy.*" He uses the slaves' own reasoning against him. He says, "If you were so sure I was that kind of man, you should have at least opened a savings account at a local bank and got 2% interest on my money." Then he punishes him. Notice how the two aspects of the punishment correspond to the two aspects of the reward. Instead of giving him more responsibility, he takes away that which he already had. And instead of inviting him to a party, he banishes him to a place of outer darkness and torment. And it's on that somewhat dark note that the parable ends.

In basketball language, the moral of the story is clear: "Don't hold the ball; don't watch the clock. If you do, you'll not increase your lead, nor will you maintain it, but you'll lose it." In the spiritual realm, it goes like this, "Use what God has entrusted to you. If you don't use it, you'll lose it."

But why is that true? There are a number of ideas or principles in this story that support that.

We're All Accountable

First, we're all accountable. Just as with the servants, God has entrusted each of us with certain things, and we'll all be held accountable by God for how we use them. You might wonder what the bags of gold in the story represent. What has God entrusted us with that we'll be held accountable for? They represent any resource or opportunity the Lord has given us. It includes our time, our natural talents, our skills, our spiritual gifts, our money. These things together with the various opportunities we encounter every day are what the gold represents.

What God is looking for more than anything else is faithfulness in the use of these things. He says, "Well done, good and faithful servant." What's faithfulness? It's using or investing what God has given you, as opposed to holding on to it. I find it surprising it's the conservative, the one who is so fearful of the master he can't risk losing his gold, who is judged unfavorably in the end. How much of a crime is that? If I were to write this story, I'd have

had the bad guy go out and waste his money on loose living! I'd have made him **real** wicked. But Jesus doesn't do that because the real issue isn't the misuse of our gifts, but the failure to be willing to use them at all. This leads to the next reason.

We're Accountable as Individuals for What We've Been Given

Not only are we accountable, but we're accountable as individuals. Each of these three servants was given something different by their master. Each was held accountable, not for what their fellow-servant had been given, but rather for what they had been given. Each of us is different. By God's design, we have different gifts and talents. By God's design, we find ourselves with different life circumstances and opportunities for service and investment. Depending on who we are and where God has placed us, some of us will serve God by being a faithful witness at work; others will be called to the mission field. Some will show mercy to adult victims of abuse; others will be called to stand up for the rights of unborn children. Some will be good with people; others will be good with things. Some will serve quietly behind the scenes; others will speak publicly with great impact. The point is we've been entrusted with a lot. God has been incredibly generous with each one of us, but we're all different, and we're called to invest ourselves in different ways. One of the great challenges in life is accepting and enjoying who you are, rather than worrying about why the other guy got more than you did.

Years ago I ran a marathon. One thing I noticed while running that marathon was that all age and gender distinctions disappear in a race of that nature. I had certain goals that I wanted achieve for myself. The last six miles were a challenge, and I was going pretty slow. There was even a guy in front of me who was having to stop and walk once in a while. I knew I was going slow when I realized I wasn't catching up with him! I even got passed in the last six miles by a few women who I'd passed earlier, and by a few men much older than me. But, I didn't care because I knew who I was and what I could and couldn't do. I just wanted to be faithful to that.

Each of us is called to be faithful with who **we** are and what **we** have been given to do. We can't worry about what the other guy has been given, and what he's doing with his gold; we just have to be faithful to what we have. We won't answer for the other guy; we'll answer for ourselves! We're all different, but God has been incredibly generous with each of us; we can't say we have nothing to offer; we must just be faithful with what we've been given. Use it or lose it. There's another idea that supports this.

We All Have Freedom

It has to do with freedom. In the story each servant was given the personal freedom to make important decisions about what he did with his gold. The master didn't hang around and tell them exactly how to invest their money. He didn't micro-manage

them. He gave them freedom to make choices from a number of different options. He didn't hold a hammer over their head and say, "You must invest, or else!" No, they had to take the initiative.

God has given us a certain freedom. We have the freedom to make decisions about how and where and when we'll use our resources. We have decisions to make about whether or not we'll take advantage of a God-given opportunity. God won't force his way or will upon us. He won't hold a hammer over our head and say, "You'd better become a Sunday School teacher, or else!" He gives us freedom to choose.

It strikes me this freedom is dangerous because the stakes are high. We **can** make choices to sit on our gifts and the results of that in the story are disastrous. You can waste your life. You can make choices with terrible consequences. It's a dangerous freedom. But, it's also a freedom that gives dignity. Our freedom is part of what makes us human beings created in the image of God. We're not robots programmed by God. God is free. Within the scope of his freedom, he gave us freedom. We have the power of life and death in our hands. We can reason and make choices—good or bad.

What kind of choices are you making with your freedom? Are you using your freedom to hold back; to say no; to play it safe? There are times to say no. Some of us say yes too much and to the wrong things. But, it's not over bad investments the parable warns us of, it's making no investments at all. The danger lies in refusing to take advantage of the opportunities the Lord gives us. If we don't **choose** to use that which God has given us, we may find ourselves in a position where we have no choice left, because we've lost even what we thought we had. Use it or lose it.

Faith Makes All the Difference

It seems to me the key element is faith. By "faith," I mean faith or trust in God's goodness and love toward us. In the story, the crucial moment comes in the third encounter when the wicked servant accounts for his actions. Why did he bury it? It was because of his view of what the master was like. In his mind, the master was harsh, stern and unbending. That created in him a fear that paralyzed him from taking any risks with his money. The principle of faith teaches us our view of what God is like will determine whether or not we effectively use what he's given us. Those who view God as stern and harsh and demanding will be much more likely to sit on their gold, fearing the master will judge them harshly for what they do. They fear he's carefully watching their performance like an Olympic gymnastics judge—one fall and you've lost the gold medal! But, those who see God as someone they can trust; someone who loves them, is patient with them when they fall, who allows them to be in process and doesn't judge them for their feeble efforts, these are the ones who'll invest for the kingdom, these are the one's who'll be willing to risk.

I've heard many reasons why people choose not to risk investing themselves spiritually. They may be too busy; they may feel unqualified; they may just feel it's a job that belongs to the professionals. But, this story teaches us the real reason—it's their view of God. Our view of God determines whether or not we live a life of faithfulness and fruitfulness.

I was an AYSO soccer coach for a number of years for my kid's teams. As a coach it's important to have high standards for your team. But one thing I noticed was the kids with a coach who was too demanding and harsh became discouraged, and often times they'd prefer not to play at all. It's like they were paralyzed out of fear of making a mistake. But, those kids who had a coach who was encouraging and patient as they develop their skills, teaching them along the way, wanted to keep playing.

It's the same way in our relationship with God. Many of us labor under a false view of God, believing him to be harsh and demanding. The fact is he's patient and encouraging with those who seek to serve him. He looks at our heart and not our outward skill. We can invest for him with confidence that in the end we'll be affirmed, not criticized. If we invest for him, regardless of how others judge our work, we'll not hear him say, "You're not good enough!" No, we'll hear him say, "Well done!" This is the principle of faith—our willingness to move out and risk investment is directly tied to our view of God.

There is an Eternal Reward

And if we do that, there's a reward. Counting on the goodness and mercy of God, if you use your resources to serve him, you'll be eternally rewarded. Make no mistake about it, this story is talking about our eternal destiny. It's not teaching us that a place in heaven is earned by the faithful use of our gifts. But, rather that those who truly know the goodness and graciousness of God will demonstrate that by the faithful use of their resources. Their works will prove their faith. Those who don't use them demonstrate like the third man in the story they didn't truly know the master; they didn't have a faith relationship with him in the first place.

Those who use what God has given them will be rewarded, not with a five-week vacation, but with **more** responsibility! Heaven is pictured here as a place of responsibility. But Hell is a place where the opportunities for service are over. The talents they

were given are taken away from them and given to another. Since they didn't use them, they lose them. We may see that as cruel, but when you think about it, that same principle is true in many realms of life.

It took me six months of hard training to run a marathon. Fitness experts say it would take just three weeks of not running to lose all that I'd gained. If you don't use it, you'll lose it. Those who have ever learned a foreign language know that if you don't use that language frequently, you'll eventually lose your ability to speak it. This holds true in the spiritual realm as well. God gives more to those who are faithful with what they have, but those who don't use what they have won't increase it or maintain it, but they'll lose it all.

The end of this story haunts us. But, for those willing to use and invest that which God has given to them, the story is good news. I know there are many here who fit into that category. The good news is we don't have to be something we're not. All we have to do is take who we are and what we have and invest it. Our master doesn't overwhelm us with responsibility; he only gives to each "*according to his ability.*" And, we don't have to be successful in our efforts, just faithful. The quality of our performance isn't the issue, rather it's the response of our heart to a Father who loves us and nudges us out beyond our comfort zones.

I like what Frederick Buechner says as he affirms the reality of judgment and the grace-filled love of the Judge: The New Testament proclaims that at some unforeseeable time in the future, God will ring down the final curtain on history, and there will come a Day on which all our days and all the judgments upon us and all our judgments upon each other will themselves be judged. The judge will be Christ. In other words, the one who judges us most finally will be the one who loves us most fully.

And because of that, because of who he is, not harsh and demanding but generous and kind, take what he's given you; take your time, your talents and your resources, and don't hold onto them, but put them to use for him.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.

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