

Invest Wisely!

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[0 : 00] clearly this morning. Please help us to be people who would indeed invest wisely for your kingdom. In Jesus' name we pray. Amen.

What have you been doing? My guess is that at some point in your life you have asked that question. Perhaps you're a parent and you've given some specific instructions to your kids to clean their rooms or tidy up their books and so on.

But hours later you come back only to find that their room is in an even messier state. And you say to your kids, just what have you been doing?

Perhaps in your workplace or in your school you've given a task to your co-worker or your employee or your classmate. Maybe to do a piece of research.

Maybe to make sure that that report is submitted. Only to discover on the day of the deadline that it hasn't been done. And you say to them, what have you been doing?

[1 : 15] Perhaps you might even have said it to yourself. You look back over the day, maybe over the week, and you feel like you've accomplished nothing, although you seem to be so busy.

And you sigh, sit back, wonder why you're so unproductive, and say to yourself, what have you been doing? In the parable we're considering today, that is more or less the question the master will be asking of his servants when he returns.

What have you been doing? Now let's just remember the larger context which we've seen over the last two weeks. We've been thinking about Jesus' second coming.

We've been looking at Matthew 24 and 25, which really should be read as one long continuous section. And we began by seeing that Jesus' return will be unexpected.

He will come like a thief in the night. So there's an urgent need to be ready. Jesus then tells us a few parables, one after another, to tell us how to get ready.

[2 : 35] In the first parable, in Matthew 24, verse 45 to 51, two weeks ago, he reminds us that getting ready is about staying faithful. If Jesus' return is unexpected, it's wise to be ready at all times.

Then last week, in Matthew 25, verse 1 to 13, we are to wait as those who know that the master might be gone for quite a while.

And so we must be prepared, and not be like the virgins who ran out of oil. We must be prepared for the entire duration. And as we wait, we were reminded last week that we must make sure we own the faith for ourselves.

We must make sure that we ourselves are personally trusting in Jesus to rescue us from slavery to sin. We mustn't think that we are Christians just because our family calls themselves Christian, or because we grew up going to church.

And we must make sure that we ourselves know that to be Christian is to live with Jesus as King of our lives. And today, Jesus will tell us via this parable that when we get ready, we do not get ready like somebody who sits on the jetty by the sea waiting for the ship to arrive.

[4 : 06] It's not a passive kind of waiting. Rather, we get ready like someone who is in the Navy, who stays in shape, perform drills, get up to date with the latest military strategies.

It's an active kind of waiting. An active waiting is a matter of investing wisely.

Jesus will encourage us today to invest for eternity, for the rest of our lives, as we wait for him in the meantime. That's what we should be doing.

And if you're not a Christian here today, well, this parable still has relevance for you because it shows what you are committing to if you want to be a follower of Jesus.

So let's explore this parable. Make sure the passage is in front of you. And as we explore this parable, we will apply it along the way as well. So let's begin.

[5 : 14] Verses 14 and 15. Jesus says, Again, it, that's the kingdom of heaven, 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.

Now, some of you here this morning might still have the older NIV translation, in which case, instead of gold, it might say that the man gave talents. The reason for that is because in the original language of the New Testament, Greek, the word used there is talenton, from which we eventually get the English word talent.

But the problem is, the word talenton then does not mean what we mean by talent today. When we say today that somebody has a talent, we mean he or she can play the piano very well, or he's going to be the next Li Chongwei, or she's a great writer, you know, something like that.

But back then, a talent was simply a unit of measurement for silver or gold. And so that's why the updated NIV, as we heard in the Bible reading this morning, simply says bags of gold.

[6 : 51] It recognises that we don't use the word talent in the same way anymore. And basically, five bags of gold is a huge amount of money.

Again, if you have the older NIV, it has a footnote that says, a talent is worth more than \$1,000. But actually, that's much too low, which is why the NIV 2011 has since updated the footnote.

If you want a discussion of the exact measurements and values of these talents or bags of gold, you can look at the commentaries. But basically, we're talking about more than what an average person in those days would earn over his entire lifetime.

And the master entrusts these bags of gold to his slaves. That's what the servants really are. They're slaves.

Again, our modern English translations soften the original language. Now, that might sound strange to us. Which master would entrust so much money to his slaves?

[8 : 07] To understand this, we need to recognize that our idea of slavery is different to the slavery found in New Testament times.

Let me explain. In the ancient world, if the economy went downhill and someone found themselves in debt, it was not unusual for that person to sell themselves into slavery for a fixed period of time.

That's how you paid your debts. But that meant you could easily have a slave who was actually a professional. They were not necessarily people who did menial jobs like cleaning the toilets or weeding your gardens, although, of course, some did.

You could have a slave who had a master's degree or was an experienced manager and so on. And so they could enjoy great responsibility and even authority.

Some slaves were almost like junior business partners and might even share in some of the profits. So these are the kind of slaves we are talking about.

[9 : 24] And what is happening here is this. The master is going away for a while. And so he looks at the slaves under his care.

He assesses each of them according to their capacity and he entrusts them with five bags, two bags and one bag of gold accordingly.

Judging by the subsequent actions of the slaves, it's clear that they're expected to invest the money in profitable ways. In verses 16 and 17, the first two slaves are said to put their money to work and then in verse 19 we're told the master settled accounts with them upon his return.

Now, just to be clear, when the slave puts his money to work, he's not investing in the stock market. That's what we often mean nowadays when we use that phrase we put our money to work, but of course there's no such thing as a stock market back then.

More likely, the slave probably set up some sort of business and made it profitable. Perhaps he ran a lodging house and got some of the backpackers.

[10 : 47] Perhaps he set up a and sold all kinds of goods. The point is, whatever he did, it involved hard work.

It wasn't a matter of buying some shares in, say, Old Town Kopitiam, sitting back and then relaxing. No, he put the money to work by working using the money.

And he made a good profit. He gained five bags more. And it was the same with the second slave. Verse 17 tells us, with two bags of gold, he gained two more.

So let's pause here and look at this picture and apply. But first let me tell you how not to apply this parable.

Many messages on this parable will go something like this. God has given everyone a talent. Well, you know, you've been given a talent. Maybe it's singing, drawing, debating, whatever.

[11 : 59] So make sure that you use your God-given talent. Fulfill your potential. Release your potential. Maximize your potential. Perhaps you've heard a sermon or two that said this.

But that's a wrong way to apply this parable. since, number one, in this parable, talents doesn't refer to our natural abilities. Number two, if it did, that would mean the consequences of not maximizing our natural abilities would be very harsh indeed.

Because in verse 30, we would be thrown into hell if you didn't maximize your natural ability. And number three, the message of maximize your potential is not compatible with the gospel.

The gospel is never a message about maximizing your potential. That's a secular message that sees our problem simply only as a lack of self-esteem and positive thinking, and sees the goal as simply only to become a better person.

But that's not the gospel of Jesus Christ. The gospel is a message that says that we are glorious creatures who have chosen to turn from God and become self-sufficient and so we end up making a mess of ourselves and the world.

[13 : 34] And the gospel is the good news that Jesus is here to fix that very mess. That, of course, is the very message of Christmas and why we're celebrating this Christmas season.

So the gospel isn't about fulfilling your potential and this isn't a parable about maximizing your potential. Instead, it's a parable about investing wisely for the kingdom.

Earlier in Matthew 25, verse 1, Jesus tells us that these are parables about the kingdom. It's a picture of what we are to do as Christians while we wait for Jesus to return.

We invest wisely so that the kingdom expands. We do whatever it takes to make sure that people know the king of this kingdom and we do whatever it takes to make sure people grow as servants of this kingdom.

That's the aim, Jesus says, of every single Christian. We want to make sure that the gospel is growing roots in people's lives as well as our own.

[14 : 57] To use the language that our leaders have heard me say often, we want to be gospel centered. That's the aim of every slave of Christ.

But while it is true that all Christians must invest wisely for the kingdom, it is also true that that would look different from individual to individual.

You see, all of us have different responsibilities, different capacities, different resources, different circumstances that God has entrusted us with.

And with those different responsibilities, different capacities, different resources, different circumstances, yes, we must always seek to put his kingdom first, but it won't look the same for each person.

Perhaps some of us this morning are in a season of life where we are raising children. And so that's what God has entrusted you with. To invest wisely in the kingdom in this case would mean doing all we can to help our children know Jesus personally, to bring them up in the ways of the Lord, to model to them that everyone, parent and child alike, needs to repent and run to Jesus because even parents do wrong things too.

[16 : 31] And even parents need Jesus, not just naughty children. And we need to model that to our children that's investing for the kingdom. Perhaps some of us are on the other end of the scale, where our children have all grown up and are elsewhere.

And so for you, to invest wisely in the kingdom is to think carefully how you can now use your extra time to serve others who are struggling, to demonstrate the love of Jesus, to work out how you can help people take one step closer to Jesus, whether directly or indirectly.

One good example this week is someone in this congregation, a retiree, who just helped me with rendering some practical assistance to a Christian family who were struggling in a certain area.

Another good example would be those who help out in the English classes to our friends from China. They promote the kingdom simply by helping our friends learn language better, and in that way they show practical love, but even more importantly, they promote the kingdom by introducing our friends from China to Jesus, the one who compels them to show such love.

That's what differentiates investing for the kingdom from mere charity. It's Jesus. God has entrusted us with, many or little resources, easy or difficult circumstances, he wishes us not to waste it.

[18 : 25] He wishes us to use it in the best way possible. He decides what we have, five bags, two bags, half a bag.

Our role is simply to invest wisely for the kingdom. Whatever it takes to help non-Christians take one step closer to Jesus, and Christians take one step forward in Jesus.

That's what it means to be gospel-centered. and he doesn't want us to play the comparison game, to look at other Christians and think they could be doing more or be disheartened because the other Christians seem to have more energy and ability to do more than us.

The question is not, how am I serving or investing compared to others? The question should be, how am I being faithful and fruitful with what God has given me?

How am I being faithful and fruitful with what God has given me? And the reward is great. Come back with me to the parable.

[19 : 46] After the first slave presents his gains, the master says this, verse 21, 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. And when we come to the second slave, we find that he too has invested well for the kingdom, and so he too receives an identical reward.

Notice that in verse 23, the master says exactly the same thing to the second slave as the first. the emphasis here is not on how much profit he had made, but how faithful he was with what he had been given.

But what is the reward? Let's make a couple observations. Notice how the master describes those five bags of gold that he has entrusted to his slave.

you have been faithful with a few things. A few things. Five bags of gold. That must be worth millions, maybe tens of millions.

[21 : 00] But to the master, that's just considered a few things. And it's the reward that is described as many things. And if those five bags of gold are just a few things, then how great the many things must be.

It must be something infinitely valuable. And he's entrusting those many things to the slave. Indeed, that seems to be one of the rewards in mind here.

Increased responsibility. It's roughly equivalent to your boss saying to you, you've done such a great job in your current role, you're getting a promotion.

And with that promotion comes greater responsibility. But there is another reward here, a share in the master's happiness or joy.

This is probably the same joy that Paul talks about in Romans 5, verse 2 when he says, we rejoice in the hope of the glory of God. There is joy in the end.

[22 : 13] And that's why investing for the kingdom is a wise thing. It is actually the pursuit of eternal joy. It is the joy of seeing God glorified and sharing in that glory.

And perhaps, I'm not as sure about this, but perhaps, it's also the joy of seeing the world restored to its original blueprint.

you see, why is increased responsibility part of the reward? Well, remember what Adam and Eve were made for right at the beginning of creation?

They were made to have responsibility under God. They were responsible for keeping and working the garden. But of course, that was taken away from them when they failed to listen to God and they were cast out of Eden.

But perhaps, when the kingdom of God is finally and fully manifested at the end of time, we will find the world as it should be in the first place.

[23 : 23] It will be a place where humans still have responsibility to work under God, but they will not labor under the curse of sin anymore, just as it was in the beginning.

As the Christmas carol, Joy to the World, puts it, no more let sins and sorrows grow, no thorns infest the ground. He comes to make his blessings flow far as the curse is found.

That's the reward. Not so much an eternal holiday, but eternal satisfaction to do what we were made for. This is what awaits those who will be faithful.

And so here is one motivation to invest for the kingdom. There's a guaranteed reward. The returns are greater than we could ever imagine.

But of course there's still the matter of the third slave. And he's unlike the other two slaves. in verse 18 we're told what he did.

[24 : 38] But the man who had received one bag went off, dug a hole in the ground, and hid his master's money. Now at first glance it doesn't sound like he's done anything bad.

He's just pursued a very conservative insurance policy. But let's look a little closer. Notice what he says when he meets with his master, verse 24 and 25.

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.

Master, the slave says, I know what you are like.

You're a harsh man. In fact, you're not just harsh. You exploit people. You let people do all the work and then you claim the reward and the credit for yourself.

[25 : 48] And so I was scared and I played safe. I buried the gold. And so this slave justifies his lack of profit by claiming that he is too paralyzed by fear to act.

After all, he reasons, if I'm successful, my master would just take my money away and I get nothing. And if I am not successful and end up making a negative return on my master's capital, I'm also going to be in trouble.

Better to do nothing at all. But is he right? Let's look at this master. This is a master who has just entrusted huge sums of money to his slaves, showing a level of trust seldom seen in employers. He's willing to reward his slaves' efforts with increased responsibility and a share in the master's happiness. He's more concerned about the slave's faithfulness than about how much profit he earned.

This picture just doesn't fit with the slave's characterisation of him. What is going on here? Well, it's this.

[27 : 09] This slave is simply looking to shift the blame. He's putting up a smoke screen. It's not about being conservative with his investment strategy.

He's simply been lazy and self-centred. He doesn't care about the master's kingdom. And he simply wants to justify himself.

But now the master uses his own words against him. Verse 26. 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 return, I would have received it back with interest.

If I'm really such a harsh man, the master says, then it should have given you all the more reason to act. You should have at least tried to earn some FD.

[28 : 13] But the fact that you didn't even do that exposes your true colours. You have no concern for the kingdom, only yourself. And that reveals you are not a slave of Christ after all.

You only serve yourself. You have not shown yourself to be the genuine article. And so in the conclusion to this parable, he is banished from the presence of the master to the place of tears and gnashing of teeth.

This man was not ready. to meet the Lord Jesus when he returns. He showed no evidence of fruit.

And so there's a question of whether he really belonged to the kingdom of God in the first place.

So there lies a warning for us. On the one hand, we need to rest in God's grace and recognise sometimes that we cannot do as much as we would like to.

But on the other hand, we could so easily justify our lack of desire to invest for the kingdom. We protest.

[29 : 31] Oh, I don't know enough. If we are younger, we could say, let the older ones do it. I'm too busy. If we are older, we could say, oh, let the younger ones do it.

I'm too tired. Or, we could say to God, I don't have the right gifts. I don't have the right personality. I don't have the ideal circumstances. Not my fault, God. But we need to examine our hearts and check. Are we simply being lazy?

Are we creating a smokescreen? Are we simply trying to justify our lack of desire to invest for the kingdom? Jesus presents us with this third slave as a warning.

It's the first two slaves that we are to imitate. And remember, it's not about the amount of profit we make, but whether we are faithful with what we have been entrusted with.

[30 : 45] And we will invest well for the kingdom when we have the right view of God. If we think of God as someone who simply wants to use us the way that this exploitative boss, an exploitative

boss does, rather, it's no surprise that we would feel reluctant to take any risks for God.

We would act the way this slave does. We would choose comfort every time. But what if we think of God differently? What if we really believe that God is for us, not against us?

God is for us. That's where the gospel comes in. The gospel gives us a right view of God. We know that God is for us because he chose to send his only son into the world.

And this son, Jesus, chose to give his life for people who hurt him, who didn't listen to him, who even went against him. And Jesus is what God looks like.

This is not the profile of a harsh master. This is the profile of a sacrificial one who gave his all for you. The gospel tells us that God is for us.

[32 : 11] And when we believe that God is for us, not against us, well, that frees us to take risks for God, to invest for the kingdom. Everything we have, everything we are, we use it so that Jesus will be glorified.

And God is more than happy to honour that. He's on your side. Perhaps some of us have lost sight of what kind of God we really serve.

We have begun to think of him as a bit of a harsh master, or a spoilsport, or a selfish tyrant. Well, this Christmas season, look at Jesus.

Don't just see the baby in a manger. See this baby as God in Christ coming down for you. He comes down to be wounded, so you might be restored.

He comes down to suffer, so you might have joy. He comes down to be shamed, so you might have honour. He comes down to die, so you might live.

[33 : 23] That's not the profile of a harsh master. Jesus is what God looks like. That's the kind of master we serve.

And because he has already brought us into his kingdom, we are free now to live as subjects of his kingdom. And through his cross and resurrection, we know his kingdom is established forever. It cannot fall. And that knowledge frees us to take risks for God and invest for the kingdom. The third slave wanted to play it safe.

And so he chose not to put what had been entrusted to him to good use for the kingdom. But ironically, he actually took the biggest gamble of all.

He didn't invest in an eternal, unshakable kingdom. And so he lost it all. So as we end, the question is, as you wait for Jesus, how can you best invest for the kingdom today?

[34 : 41] how can you best invest for the kingdom in 2018? Why not set aside some time to make sure that you think about this intentionally before you go home and forget all about this sermon?

Why not even chat about it later at the refreshments table with someone in your home fellowship group, or even with me if you wish? After all, the kingdom is worth it.

When Jesus returns and asks, what have you been doing? May he find us doing what slaves of Christ should be doing. Well, let's pray that we will indeed be wise and faithful servants.

Heavenly Father, you have spoken this morning through your word.

We pray now that by your Holy Spirit, you will help us look in our hearts, help us to examine our lives.

[35 : 56] And Father, we pray indeed that you will help us to see whether we are indeed investing for the kingdom. Help us to be gospel-centered to put Jesus first, to want to see him made known to those who do not know him, to want to see those who do know him to keep growing in him.

We pray that this will indeed be our hearts cry. And Father, help us to rest in your grace as well. Help us not to play the comparison game.

Help us instead just to be faithful with what you have entrusted us with so that at the end of time, we will hear those great words, well done, good and faithful servant.

In Jesus' name we pray. ■m. Also, as little people hurt their lead totable and have beautiful gold.