

**Pastor Kyle Mercer**  
Use It or Lose It

November 4, 2023  
Series: Plot Twist  
Matthew 25:14-30

**BIG IDEA – GOD HAS MADE AN INVESTMENT IN EACH OF US...AND HE WANTS A RETURN FOR OUR MATURITY AND HIS MISSION**

It's easy to preach after 10 baptisms. Amen? I hope you guys are excited. Listen. We're launching a new series today called *Plot Twist* in the parables of Jesus. I have some news for you. This is going to be our final series in this building. Amen! You'd better be excited about that. In fact, I can't even get into the series yet. I'm too excited. I have to give you a building update. Does anyone in here want a building update? All right. I'm going to give it to you.

I have to take us back. If you're new... Some of you are here to watch your kid or your friend or somebody get baptized. Let me just tell you where we've been as a church. We're a seven-year-old church, and for the last three years, we've been experiencing *this*. I mean, hello in the lobby. All four services are full.

We're like this big family that... Well, let's just call us a homeschooled family in a starter home. That's what we're in. There are only two bathrooms, and everyone is trying to work in the kitchen. It's too crazy. So, we've been on this journey to find a home that fits our church family.

It started for us three years ago. Remember January 2021? What was everybody in the world doing in January 2021? They were fighting over whether or not you should get vaccinated. They were fighting over who should wear a mask. Remember that? They were fighting over "Should we open things or should we close things?"

Well, while they were doing that, by the grace of God, we bought 13 acres and architected our future. Guys, we are three years into this journey together. Because of your generosity (\$4 million in one-time gifts), we were able to get the land and do

everything we're doing. We built and designed the building, and then we've been moving all around on the property.

We started on this property 15 months ago just moving dirt. Well, guys, the kids' space is done. It's carpeted. It's painted. Sinks are in. Bathrooms are in. It's done. The fence around the property is being built as we speak. If you were to go over there and drive by, about a quarter of the parking lots are already paved and painted, so you can start going and picking your parking spot.

The electrical panels have all come in, and tomorrow morning, 1,300 chairs are being delivered. Amen? And they're not 18-1/2 inches, which is what you're sitting on. All of the guys are like, "Are we getting bigger chairs?" We're getting bigger chairs. So that's exciting.

Guys, I'm ready to give you a date. Now, this is a plan, not a promise, but it's a pretty good plan, and we're preparing for this. We are planning on worshipping together in that new building on December 17. Woo! Come on. I want you to close your eyes for a second and hear that again...December 17. Isn't that beautiful?

On December 17, we're going to be in this building, Lord willing, and we're going to still be in the parable series. Here's what we're doing for preparation. We're going through the parables, and then we are going to get... We want you to get on the property, so on November 15 and 16, we're going to do two back-to-back prayer nights at the property.

The good news is we're going to be able to get on the property, walk around, and pray. We're going to have our staff there, but we're not... Not because we don't want to but because, technically, we can't. We can't go inside the building yet. I know how some of you are. You'll be peeking in every window, and that's okay.

But we want to come together. This is in two weeks...not next week but the week after. We never say this. We want you that week, the week of the 15th and 16th, to cancel your Community Group, and instead of having Community Group that week, we want you to come with your Community Group or by yourself or with your family. We're not going to have childcare, so you can either get a babysitter and come or you can bring your kids and pray.

We're going to do it for an hour each night. You can decide, "I'm going to come, see it, pray for 10 minutes, and leave" or you can decide, "I'm coming with my whole Community Group, and we're going to pray for the whole hour around the building, and then we're going to go to dinner," whatever you want to do. We've been dreaming and planning, and we just want to commit all of our plans, as the Scripture talks about, to the Lord in prayer.

So, guys, we're almost there. I told you a couple of weeks ago that we are in the third trimester of pregnancy. I'm using that illustration, and I'm saying here's what we're doing: we're experiencing labor pains, and we've checked into the hospital. That's what we're doing. And our water... Okay. Let's pray.

Lord, we are so excited, genuinely, as a church. It's one thing to do something you love; it's another thing to do it with people you love. We are so excited for this facility to facilitate ministry and mission, to help us go deeper in discipleship and wider in mission, to be an ark and a lighthouse for our city, to be a home for our church family and a hub for ministry for decades to come.

We just have five weekends left in this facility before we head into this new era as a church. I'm so grateful for those who've prayed, those who've served, and those who've given to make all of this a reality. We pray this in Jesus' name, amen.

I love a good movie. I know you love a good movie. We all love a good movie. You love a good show. What I love in a good movie... There are many things...good acting, a good storyline, and all that...but I love a great ending. In fact, I've watched movies before... You have done this too. The movie is good, but the ending is just okay, and you're like, "Eh, I wouldn't recommend that movie."

Then you've seen other movies, like *The Dark Knight*, and you're like, "Wow! That was a surprise ending," or *The Sixth Sense*. You're like, "Bruce Willis is dead?" (Sorry if you haven't seen it. It has been 30 years.) Or *The Shawshank Redemption*. He gets out in the end. I mean, all of these amazing stories.

Jesus told parables that always had shocking, surprising, and startling endings. The only reason you're not shocked, surprised, and startled by the endings of the parables is because you've been reading them and hearing them all your life. In Jesus' parable, the bad guy (in their mind), the Samaritan, saves the day. In Jesus' parable, the guy forgiven so much forgets to forgive so little. In Jesus' parable, the really bad, rebellious son gets a chance to come home.

Here's what a parable is. We're going to get into them over the next several weeks as we get into our building. Here's what it is. It's a story with a spiritual point. Here's what's interesting from what we can tell about Jesus' ministry. This is interesting to think about. The more hostility and the more opposition Jesus experienced, the less he did direct teaching and the more he started to tell stories.

Why is that? It's because if I start to tell you a story, your defenses come down a little bit. I can circumvent your defenses and your presuppositions a little bit. You start to listen to a story, but then sometimes at the end of the story you realize, "Wait a

second. I think that story was about me. In fact, I think I'm the worst guy (or gal) in that story."

Jesus is going to talk to us today about the parable of the talents. If you'll turn to Matthew 25:14, we're going to look at one of the longest and most foundational parables Jesus tells. This teaching of Jesus in Matthew 25 is his last body of teaching in the gospel of Matthew before he goes to the cross.

Jesus tells three parables. I won't get into all of them. We're just going to focus on one this morning. He tells three parables about what you should be doing in between Jesus' first coming and his second coming. Today we'll focus on the parable of the talents, but before we even do that we have to know what a talent is.

Now, when I say a "talent," what you tend to think or Americans tend to think is *America's Got Talent*. Like, if I say, "Do you have any talents?" and one of you gets up here, and you're on a unicycle or something like that... "Look at my talent." One of you can dunk or whatever. Now, those are certainly talents, but that's actually not what the Greek word translated *talent* means.

A *talent* was a unit of measurement back then equal to 75 pounds in today's metrics. So, here's what he's saying. You'll see it in a second, but many of you know this story. One guy gets five talents, one guy gets two talents, and one guy gets one. It's 75 pounds of, we guess, either silver or gold, but even by conservative standards, even if it's silver, one talent of silver back then was 20 years' worth of an average laborer's salary.

So, what I want you to know is whether you have five talents (we'll get into this) or whether you have two talents or whether you have one talent, what you have is a lot. In fact, let's get into the story. I want you to see this. We're just going to read the first two verses to set it up. We'll get through the whole thing, but here's what it says. This is Jesus telling the story.

***"For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away."*** I want to talk to you today about stewardship. There are two main themes in the Bible: salvation and stewardship. It's helpful to simplify. The Bible is a big book. It's 66 books. It's written across 1,500 years. It has 40 different authors. It's written in 3 different languages. It has 2 themes.

The first theme is salvation. It's God pursuing his people at great cost to himself to win them back. It starts with God pursuing Adam and Eve in the garden. It ends with

Jesus going to a cross and dying for our sins in our place. It's the amazing story of the grace of God pursuing us. That's the number one theme of Scripture.

The second theme of Scripture, right alongside it, is stewardship. Think back if you know the story of Adam and Eve. Most of us are somewhat familiar with it. Remember the first thing God does after he creates Adam and Eve? He says, "Be fruitful and multiply and fill the earth." What is that? "Steward everything I've given you." Then, if you go to Genesis, chapter 2, he says, "Hey, guys, actually, what I want you to do is I want you to subdue and have dominion."

It's like, "Okay. Subdue. Have dominion. Be fruitful, multiply, and fill the earth." All of this is the language of stewardship. In fact, I'm going to tell you what's on the test when you die. Two questions: "What did you do with my Son?" (that's the salvation question; that's what we just asked) and "What did you do with my stuff?" That's the stewardship question. That's the final exam.

In what I just read you, which is just two verses, are the five components, or we might say the five *facets* or the five *dimensions* or the five *elements* (it doesn't matter), of stewardship. I want to talk about this, and then we're going to get into the parable at large. You have to understand stewardship, because today we think of ownership, not stewardship.

Stewardship has five components. The first component of stewardship is *there is one owner of everything, and it's not you*. God is the owner, the master, the lord, or whatever your translation says, in this parable. God owns the cattle on a thousand hills. In fact, he doesn't just own the cattle on a thousand hills; he owns the hills. He owns everything. He's the Creator and Sustainer of everything.

The second principle of stewardship is *there are many servants*, or we might say *stewards* or *managers*. God created the world so there would be one Master (him) and many managers (us). God has ownership; we get "lonership." God gives us these things to steward.

Okay. This is the exciting part. The third principle... So, there's one owner, there are many managers, and *he entrusts things into our care*. Now, the word *entrust* has a double meaning here. When I entrust something to you, I want you to guard it, and I want you to grow it. We'll see this. The bad servant only guards.

Anything God has given you he doesn't just want you to guard. Some of you are all about guarding your money...guard, guard, guard. He doesn't want you to just guard. He doesn't want you to just protect something; he wants you to invest. He doesn't want you to just defend what he has given you; he wants you to expand it. This is the story of our lives.

God owns everything. We show up. We're servants. We all get different amounts. (We'll get to that in a minute. We didn't all get the same stuff from God.) Then he says, "Whatever I've given you..." Two things. The rest of your life, what should you be doing? Guarding and growing what God has given you. Don't worry about what God gave someone else. You have way more than you can handle already.

The fourth part of stewardship is *the master leaves, and we don't know when he's coming back*. That's also the story. That's the story of so many of Jesus' parables. Somebody is gone for a long time, and the question is...*When the cat is away, will the mouse play?* That's an old saying. What will you do when you can't see God? What will you do with this temporary period of time called your *life* before Jesus returns or you die?

That leads to the fifth part, which is *there will be accountability from the Master at the end of time*. Those are the five components. Here's what this means. This means God is a part of everybody's future. It's like, "What if you're an atheist?" God is still a part of your future. This is just a fact. It's like, "Well, what if I don't believe that?" It doesn't matter.

If I walk off a building, and I don't believe in gravity, that does not matter. Gravity is still going to win. "What if I don't like that?" Well, facts don't care about your feelings. "What if I just want to live in a drunken stupor and act like that doesn't matter, and I want to give myself to immediate, cheap pleasure my whole life?" Well, you can do that, but you're still going to meet God at the end of it.

It's sobering. I mean, these parables are not feel-good. Just a warning over the next few weeks. They bite. They surprise. They shock. So, I want us to look at these three men. I'll read what I just read again, and I want us to see a couple of things about this parable. By the way, the big idea for this whole sermon or in this text is...*What will you do with what God has given you?*

Don't worry about what your spouse is doing. Some of you go, "I can't wait for my spouse to hear this sermon." No, no. Not now. Not about your kids yet. We'll worry about them later. Not the person who makes more money than you. No, not them. What will *you* do with what God has given *you*? That's the question.

## **01 LIFE IS NOT FAIR**

Okay. Let's go back to the text. I'm back in verse 14. "***For it will be like a man going on a journey...***" So, there's God. He's the owner. "***...who called his servants...***" That's you and me. "***...and entrusted to them his property.***" That's "Grow and guard." "***To***

***one he gave five talents, to another two, to another one, to each according to his ability. Then he went away."***

Notice he says, "It will be like..." What is *it*? Well, if you go back up to the top of Matthew 25, he says, "The kingdom of God (or the kingdom of heaven) will be like..." So, what is this parable about? It's what life should be like in the kingdom of God. See, what we need to do, as Christians, is to live kingdom down, not culture up.

Many of us are way more influenced (let's be honest) by the culture than by the kingdom. We're more influenced by the culture than the kingdom because we spend more time on the screen than in the Scripture. So, he's going to tell us what the kingdom is like.

What Two Cities Church should feel like is the kingdom. A local church is an embassy for the kingdom of God on earth. Someone should walk in and go, "Whoa! This is a different culture than I experience anywhere else. They do money, sex, marriage, forgiveness, leadership, and parenting different in here."

Here's the first thing he tells us about the kingdom. Some of you are not going to like this, but we all know it's true. Here's the first thing Jesus tells us in this parable: *life is not fair*. You guys go, "Oh, I knew it. I knew it. Okay, he said that out loud. Yeah." We all know it. We find out that life is not fair somewhere around age 3. Do you remember this?

You're like, "He got more toys at Christmas." It's like, "Well, yours were more expensive." Or how about, "He got more ice cream" or "She got more ice cream." It's like, "I gave you both two scoops." "Well, his had more chocolate chips." One of the reasons middle school is so hard is because you wake up and realize how unfair life is. Right? Here's what happens, guys. We all have this experience around 3 or 4 years old.

Actually, what's happening a lot in our culture right now... There's a group that likes to play the victim card. They like to act like they're oppressed. Do you know these people? I'm not saying... Of course there are people who are oppressed. Of course there are people who are victims, but let's just say the elite students at Harvard, Yale, and Princeton are not them.

Now, why do people want to play the victim card? Well, here's what they've realized. There are two things we need to realize. They only realize one of them. They realize that life is not fair. You're always going to be able to look at somebody else who has more than you, and you're going to be able to envy or be jealous or play the victim card or act like you're oppressed.

This is why we have to remember two things: life is not fair, but God is just. What does that mean? Well, if you read carefully the first two verses, it says he gave to each according to their ability. Here's the good news: *God will only hold you accountable for what he has given you.*

Now, you should go, "Phew!" except that's not that encouraging, because you realize, "Okay. Well, great. Then I can't use any excuses. I can't blame someone else. I can't be comparing, competing, and conquering. I just need to focus on my own life." But then you'll realize, "Wait a second." Most of us are going to realize, "I don't know if I'm doing everything I should be doing with what God has given me."

So, what we have to do for just a minute, before we can move on to five talents and two talents and one talent, is ask...*What are the talents we've been given?* I want to talk to you about this for a second. I want you to think about it, because you can't be grateful for a gift from God that you don't know you have, and you can't steward a blessing from God that you won't admit he has given you.

So, let's just talk about a couple of the blessings or a couple of the talents God has given us. First, God has given many of you health. I know we're not all super healthy in here, but a lot of us are very healthy. As I've heard it said before, if you have a thousand problems, and then you have a health problem, you have one problem. There is nothing like your health going bad.

This is why, by the way, youth is always wasted on the young, because people don't realize until later how good it felt to be young and vibrant and strong. This is why the Bible says, "Give your youth and strength not to the Evil One." How about time? Guys, we are living so long compared to our ancestors. We're getting seven, eight, or nine decades, and we would not even be able to explain to our ancestors how much discretionary time we have.

John Piper, a former pastor in Minneapolis, Minnesota, once tweeted out on Twitter, or X, something like, "Social media, at the end of time, will show that people had enough time." People's social media usage at the end of time will show everybody that people's disobedience was not due to lack of time. People have had plenty of time. Part of our problem is we waste our time.

How about just finances? You are in the 1 percent in the world if you make more than \$32,000 a year, but no one wants to talk about that. We want to talk about the 1 percent, the Jeff Bezoses, Mark Zuckerbergs, and Elon Musks of the world. It's like, "You are the 1 percent of the world."

Here's the other problem. We don't mind when life is unfair as long as it advantages us. You're not too upset you were born in America. That's a pretty big advantage. It's



only when you don't get the promotion or something happens to you or someone you love, and it doesn't happen to someone else, and it's negative... All of a sudden, life for you is unfair, and you're upset about it.

How about just education? How about experiences we've had? How about our networks and our influences? Some of us in this room are even good-looking and have a great personality. Some of us. All of these things can be used. Now here's the truth. He tells us life is not fair. He says some people have five talents, some people have two, and some people have one.

Let's talk about the five-talent people. If you're a five-talent person, don't raise your hand. We don't need any bragging in here right now. Here's how we feel about five-talent people. We tend to be jealous of them. I was at Duke doing ministry for four years, and I remember I met this guy. I met so many impressive people.

Almost everybody who goes to Duke is a five-talent person. That's why you send your kids to school at Duke. I mean, they teach the same thing at all of the schools. It's the same books. Why do you send your kids to Duke? Because then they get to be around all of those families with all of those resources, and the elite class continues. That's why you do that. Anyway, I can't even explain the type of student at Duke.

Well, I met this kid, and I was impressed with him. I was trying to figure this out. "How do you get into Duke?" I said, "Where did you go to high school?" He said, "Andover." I said, "I've never heard of it." He said, "It's where Bush went." I said, "The president?" He said, "Yeah. When we went there, they told my parents, 'If you send your son here, the worst school he'll get into is Boston College.'"

I realized there is a whole network of people who are training and preparing the next generation and giving them every advantage. And it's fine. It's easy to get jealous of people with five gifts, especially if they're young, because they didn't earn or deserve any of it.

It's like, "You have wealthy parents." It's like, "I'm good at tennis." It's like, "You had a private tutor!" It's like, "Come on!" As my father-in-law used to say, some people woke up on third base and think they hit a triple. It's like, "Okay. You woke up on third base."

By the way, this is the interesting thing about five-talent people, and many of you *are* five-talent people. Five-talent people don't like to admit they have five talents. Why? Because then they're responsible. It is amazing to me how people can be unbelievably wealthy. I'm not even talking about the 1 percent in the world.

I'm saying people can make an enormous amount of money, and they will not ever say they're rich. Why wouldn't you say you're rich? Because as soon as somebody says, "I'm rich," they know they're responsible. Who wants to do that? Other people are rich. People who make twice what you make are rich, but you're not rich, because as soon as you're rich...

I mean, as soon as you say that out loud... If you tell other people you're rich, you know, what are you going to do about that? So, we just don't like to be a five-talent person. We kind of keep that secret. The temptation with a five-talent person is to misuse or waste what they've been given. Right? We all know this. I'm using finances because it's the easiest category to think of.

I can remember when I first got into ministry, and then I got married, Margy and I were so poor we could barely pay attention. That's how poor we were. I mean, I'm talking shoestring budget. I'm talking, like, we had to agree, "Okay. You get \$15 this month, and that's three drinks at Starbucks." And I was like, "Okay. Can I get this?"

When you don't have a lot... Some of you have never not had a lot, but let me tell you what that's like. When you don't have a lot, everything matters. You have a budget. You're organizing it. You're thinking about your vacation. Everything is expensive. Everything is a gain-loss analysis. It's all the time.

Then, as you start to make more money, there's a little bit more freedom. Some of you may wake up one day and be like, "It doesn't matter. I could buy this. I could spend that much on groceries. It doesn't matter. I can save this much." Well, just know... It's true with giftedness. It's true with money. The more you have, the easier it is to waste it or misuse it.

Then there are one-talent people. Who's a one-talent...? No, don't raise your hand. Let's be honest. None of us want to be one-talent. We love stories about one-talent people, but we don't want to be them. For example, we love the story of Rudy. Remember Rudy? He's a little overweight. He's a short guy. He's not very athletic. He has a huge heart. He wants to play football at Notre Dame.

Because of his heart and all the trial and error, he gets in the final game. He makes that goal. We're like, "Ah!" It's a true story. It's unbelievable. Guys, we love stories of one-talent people so much we make them up. Forrest Gump. He didn't even exist. It's like, "Here's a guy with special needs, and he goes to the White House and fights in wars. He runs races, and he gets his high school sweetheart. He starts a shrimp company." We're like, "Unbelievable!"

Will Smith, *The Pursuit of Happyness*. Single dad (true story), sleeping in a bathroom in a subway station, barely making enough money, hoping it goes through, hoping he

can provide a life for his son, hoping he can take the little bit he has and maybe some version of the American dream comes true for him. We love it, but don't call us a one-talent person. "Don't put me in that category." Right?

Five-talent: "I've got too much responsibility." One-talent: "Don't insult me." So, maybe we say we have two talents. The point is, actually, not to figure out if you are five, two, or one but to embrace everything God has given you and get to work. I'll show you. So, that's the setup: life isn't fair.

## 02 PLAY THE HAND YOU HAVE BEEN DEALT

Here's what you do. What do you do when life isn't fair? You play the hand you're dealt. Look. ***"He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money."***

It's interesting that we get two good examples and one bad example. I'm going to spend a little less time on the good examples because Jesus spends less time on the good examples, interestingly enough, for some reason, and spends a lot more time telling us about the bad example and his conversation with the master afterward. We'll get there, but I want you to notice two things. Very simple.

How do you use what God has given you? How do you practice stewardship? We see the two principles that are right in the verses I just read from the good servant. First, it says he went to work at once and traded. Here's the principle of stewardship: *What do you need to do today?* The time to start is now.

We know that the most time wasted is the time getting started. It's procrastination. What is procrastination? *Procrastination* is "I will put off until tomorrow (or farther into the future) what I know I could and should do today." Let me tell you, technically, what the problem with that is. You and I will do anything tomorrow. Have you noticed that?

Have you ever talked to somebody who's not eating healthily? It's like, "Hey, man" or "Hey, woman." You know, "You can't live off the 'itos' diet...Cheetos, Doritos, Tostitos. This isn't healthy." They always say the same thing if you ever really talk to them. "I'm starting it tomorrow. After vacation I'm going to do this." It's like, everyone will stop drinking too much tomorrow, and they'll stop looking at what they shouldn't be looking at tomorrow.

Or sometimes it's not tomorrow. It's "Hey, you know what? I'm going to invest in the kids and really prioritize our spiritual life when I get the new raise or the new position." Or "Hey, we're going to start doing date night at least once a month. We're going to start that next month." The problem, technically, is that tomorrow never comes. It's always today again.

This is so simple. You know this. This is the teaching of Jesus. What do you need to do today? Do you know that Jesus has a theology of today? In other places he says, "Don't worry about tomorrow. Today has enough trouble of itself." Our main problem is we're not doing anything today, and everything is going to happen in the future.

You're going to save money in the future, and you're going to give money in the future. You're going to start to give when you make twice what you make, but the problem is you're the same person when you make twice what you make, so you don't give then either.

What do you need to do today? You don't need to say it out loud. Do you need to repent of something? Do you need to have a conversation? I have a friend... And I think this is true. He said, "When is the best time to plant a tree?" It was an interesting conversation. "Answer: 25 years ago. Second answer: today." I hope that's helpful.

You meet people. People's stories... A lot of people have sad stories, and a lot of people have been lying to themselves and are willfully blind and all of these other things. I'm telling you. No question, in this room, some of you are like, "There's something I should have done seven years ago." It's like, "I know."

If you couldn't plant the tree seven years ago, when do you plant it? When you get home, because pretty soon you'll wake up and it'll be another seven years, and you'll be like, "Seven years ago, when he talked about the parable of the talents, we should have gone to counseling, because our marriage wasn't a complete mess, but now we've added seven more years of all this confusion."

By the way, that's usually why people have to go to professional counseling. People have to go to professional counseling because it's something, usually, they have not talked about early and often, and it has gotten too complex for a normal person to handle it. It's like, "Well, your Community Group leader or your friend could have handled this, but you waited seven years, so there's so much water under the bridge." So, what do you need to do today?

The second thing he does is he's focused. You can see it in the original Greek. It says right at once he went and traded. Our problem is we're not focused. We're distracted.

In college ministry we used to tell students, "If Satan can't make you bad, he'll make you busy."

We have no margin. We've filled our schedules. We have the wrong priorities. We're all about trying to make money. (I'm not against making money.) We're all about, for our kids, athletics, academics, activities, amusement, and all of that, and we're just not focused.

Well, I want you to see what happens. So, that's those guys. The two things he does well is he gets to work right away and he's focused. Look here. We get the bad example. Verse 18: ***"But he who had received the one talent went and dug in the ground and hid his master's money."***

Jesus is going to spend more time talking about the bad example. Now, here's the thing. We need bad examples. We just do. I know all of us in here just want... "Kyle, just be positive. Just tell us happy stories. Tell us it goes well for everyone forever." Sorry, it doesn't.

He gives us a bad example, and I think it's because we need something good to run after (that would be the five-talent servant or the two-talent servant)... We need something that's like, "Oh, that's the ideal. I admire that. I should pursue that." We all need that in our lives. Then we need something to run away from.

Some of you, if we had time, could probably look just one or two generations back in your family or to your extended family, some uncle, some aunt, some grandma, some grandpa, some cousin, some brother, some stepsister, or whatever it is, and we could all tell the "I never want to be him" story. You know what I'm talking about?

I'm talking about people who it's their fault. They didn't leverage, they didn't steward, they didn't manage, they didn't invest, they didn't guard, they didn't grow, and you're like, "Dude, they are completely addicted. Their kids hate them. Their adult children never want to come back and have a relationship with them. Their marriage is like a 3 out of 10. I'm surprised they're still married. This guy is a workaholic who has sacrificed his family and sacrificed his health."

You see people like this. We all see people like this. We maybe don't want to say it out loud, but we're like, "I don't want to be that person." And that's okay. Some people's lives just serve as examples of what not to do. It's a horrible thing to say, but you meet people like this. You'll meet someone every once in a while, and she'll be like, "I don't want to be like my mother."

You're like, "What's your mother like? Okay. I understand. I wouldn't want to be like her either. Fair enough." So, God will sometimes give us something to run away from

and something to run toward. We're going to get to this negative example in a second, but he's actually going to first give us the positive example and how he's rewarded.

### 03 YOU WILL ONE DAY GIVE AN ACCOUNT

Verse 19: ***"Now after a long time the master of those servants came and settled accounts with them."*** Here's what happens. We get the return of Christ or we could think of your death, because here's what you want to know. The return of Christ is to everybody what your death is to you personally. At both events you meet Jesus. So, whatever the return of Christ is for the whole world your death is for you. You're going to meet Jesus personally.

There's a lot we don't know about the end times, what theologians call *eschatology*. Christians can disagree and debate and dialogue about it, but there are three things every Christian (this is basic 101) believes about the end times, believes about eschatology. Let me just tell you the three things. We keep it simple here. We keep the main things the plain things and the plain things the main things.

Three things. First, Jesus Christ will return visibly, bodily, from the sky, when we least expect it. That's clear teaching. Secondly, there will be a final judgment of the believer and the unbeliever for everything done in the body whether good or bad. Thirdly, there are only two eternal destinations, heaven and hell, based on if you repented and trusted in Jesus Christ. I mean, not easy. It doesn't give you the warm fuzzies, but that's the teaching of Scripture.

What we're told is that, at the end of time, God comes back and we give an account. I just want to talk to... I know it's baptism weekend so we have people in here who are not Christians...seekers, skeptics, and others. Just to the Christian for a second, I want to talk about something that I don't know if Christians really think about a lot. Here's what it is: *if you're a Christian, you are saved by grace, but you are evaluated by works.*

Some of us grew up in the "God forgives me" (which is true) and the cross of Christ and the grace of God... I believe in all that, but I think some people think they die and just hang out with Jesus in heaven the next day or they just give Jesus a big hug, and then they walk into heaven together.

It's like, "Well, you got the whole thing about meeting Jesus right, and you got the whole thing about being in heaven forever right. You missed the middle area, which is that you will give an account to God for everything you've done in the body whether good or bad." It's going to be very hard. God is going to honor you by talking about your entire life with you.

If you're a Christian, you will get into heaven because of grace, but your experience of heaven will be because of what you did by faith with your good works in this life. Do not think of heaven as a place where we're all wearing a diaper, playing a harp on a cloud. I don't know how we ever thought about that. No. People are working. There are hierarchies. There's leadership. I don't fully understand it.

We're going to see in a minute he says, "He who is faithful over little will be faithful over much." So, different people will be over different areas in heaven. I don't know how it all works. We do know that what you do in this life does matter in the next. I'll show you this. Here's what he says.

Verse 21: ***"His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'"*** I want you to see the threefold reward at our judgment. This is positive. We're going to get a negative one in a second. Here's the positive one. Three things God does.

First, he praises us. This is part of the plot twist. "What? I thought we praise God. Didn't we just do that for two songs? Aren't we going to do that after Kyle is done preaching? Isn't that what we do? Isn't that what it means to be a Christian? We praise God." Yes. "Isn't that what my whole life is supposed to be about?" Yes. But in a weird, strange turn of events, God praises us.

It's one thing to be praised by your kids. It's like, "Oh, thank you, but you're 4. That means a lot to me, but, you know." It's another thing to be praised by your coworkers, your classmates, or your peers. It's a whole other thing if you've ever been praised by someone you admire, by someone you look up to, by someone you feel like is so far ahead of you and sees what you're doing and says, "Great job."

Mark Twain said a compliment was so powerful he could live off of one genuine compliment for two weeks. So, there's something about praise. Notice. What does God praise? He says, "Well *done*," not "Well said," not "Well planned," not "Well intentioned," not "Well thought." He says, "Well done."

So, the first thing is praise. The second thing is increased responsibility. "You've been faithful over a little; I will make you faithful over much," or "I will give you more." The third thing is joy in God. He says, "Enter into the joy of your master." Now, Jonathan Edwards, who was a great theologian... He forgot more Bible than we know. He knew the Bible really well.

He thought about this verse and thought about heaven for a long time, and here's what he said. He said in heaven everyone will be completely happy, but not everyone will be equally happy. I know it hurts your head. You're like, "What does that mean?"

He believed that our obedience to God in this life and our good works done in faith expand our capacity to enjoy God forever in heaven.

So, some of us are going to have a greater capacity to enjoy God based on how we lived on this earth. But don't worry. It's heaven. None of us are going to be jealous. "Look. He's happier than me. I'm so happy for him that he's happier than me." That's what it's going to be like.

I just think we have this idea that grace comes, and we're forgiven, and after that it's all kind of a cherry on top. No. Our lives matter a lot, which is why joy and responsibility, by the way, are connected. He mentions responsibility in one verse and joy in another verse.

Right now, our nation has been having half of a conversation for, like, 50 years, and it's a conversation about rights. Praise the Lord. You know, your rights and how many... The question at the end of the day is...*How many rights do you need? As many as you want.* Fair enough.

But every time you tell me about a right, you give me a responsibility. Think about that. If I'm like, "These are my rights," I'm telling you, "You're responsible to treat my right..." Okay. Fair enough. The problem with rights (they're great; let's have as many as we can) is meaning and true joy don't come from your rights but from embracing the responsibilities God has given you.

I promise you if you end up on your deathbed, and the doctor says you have six weeks... You're going to plan your funeral, and your family is going to visit. I don't care what age you are. If you're a Christian, you're going to be thinking over two things. First, you're going to be very thankful for the grace of God and that you're going to be heading to heaven, and what you will comfort yourself with in the final weeks of your life is what you did with what God gave you.

I'm just telling you. I've been at people's deathbeds. You're going to say, "Well, thank God I got to be a dad for 25 years. What an honor. I did the best, and I tried to love my one wife for the last 30 years," or whatever it is. I'm telling you, it's going to be what you did with what God has given you that's going to be the second most comforting thing after the grace of God in your life.

#### **04 GOD DOES NOT WANT TO HEAR YOUR EXCUSES**

So, we see this man. He gets a reward, but then we need to see the other man, the negative example. *"He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and*



***gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours."***

So, what does the wicked servant do? By the way, I would have to say... Jesus is going to spend more time (I already told you this) talking about this servant. It's hard for me to imagine that none of you in here are the third servant. I mean, come on. We're all doing great like the first two guys. Probably not.

So, how do you know if you're the third servant? Well, we only see the third servant do one thing: make excuses for why he's not more faithful. How many of you...? This is the problem with being smart. The smarter you are, the better you are at excuses. Do you ever have that? You know there's an area of your life you're not doing what you should do.

Someone talks to you about your drinking or someone talks to you about how you're parenting or someone talks to you about your marriage or someone talks to you about your finances, but you already know it's out of whack, so you're prepared for that conversation, and you're prepared with your excuses.

In fact, if you're really smart, you also know a couple of bad things about *that* person that you might just remember to bring up when they confront you in that moment. You can either make excuses or you can make progress. Now, what's interesting is making excuses is the oldest trick in the book. It's literally what our first parents did.

Remember Adam and Eve? They sin, God confronts them, and what's the first thing Adam says? "Uh, the woman gave me the fruit." Actually, he doesn't just say that. He goes, "The woman who you gave me gave me this." In other words, it's a subtle blame toward God, which is exactly what *this* man is going to do, and he blames his wife.

How many men blame their wife for where they are in life and use their wife as an excuse for all of the bad habits in their life? "Well, if she wasn't so hard on me, I wouldn't golf so much. I'd be home more if she was pleasant to be around. I wouldn't be looking at all of the things I'm looking at if she didn't put on so much weight and was more available."

Men have been using their wives as excuses for all of the shortcomings in their lives for all of human history. You women are no better. What does Eve do? It's interesting. What does our first mother do? Our first mother does what women tend to do when things get crazy. They get very spiritual.

What did Eve do? She blamed Satan. There are all of these spiritual reasons for why things are happening. It's like, "No. It's your fault." Sometimes we want to try to get all spiritual about Satan *this* and demons *that*. We believe in all that. Sometimes it's

like, "I'm trying to have somebody else take responsibility for this." See, what happens is people blame their genetics. People blame... Oh, this is a famous one. People blame their parents. People blame their circumstances.

The younger generation just... "What's the biggest thing I can blame? The climate! The economy!" It's like, "The economy is not the problem. The problem is you don't know how to balance your budget. That is 100 percent the problem. The problem is you don't have a skill set that can make any money. That's the problem. The economy is not the problem; you're the problem."

It's like, "Okay. Well, that's where I should start." But excuses are "Is there somebody else I can blame for what's not going well in my life?" Guys, this is the number-one hindrance to faithfulness. You don't have as much as someone else. Who cares? You're only going to be accountable for what God has given you.

By the way, if you have one talent, guess what happens if you actually focus. You suddenly have two. And guess what happens if you focus for five years. You suddenly have four. You do that for a few decades, and you suddenly have more than the guy with five talents who's lazy. Well, here's what happens. The master is pretty upset. Look at what he says. I'm going to go back to the third servant. Verse 25:

***"...so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.'"***

Now, it's interesting. The man blames the character of the master. "I knew you were a hard man." You go, "Well, how do we do this today?" Here's a subtle thing Christians do. Christians make excuses for why they're not more faithful based on certain characteristics of God. Let me give you an example.

"Well, God, you're gracious so it doesn't really matter if I do this." Now, is God gracious? Yes. Is that a true characteristic of God? Yes, it is. Does Paul write a lot of Romans and Galatians to make up for the wrong way we think about the grace of God? Yeah. Listen. Yes, God is gracious, but the grace is not an excuse for you to be the worst version of yourself.

Here's another one we do in certain circles. "Well, God, you're sovereign, so do what you're going to do, and I don't need to worry about anything because you're in control and everything is under your sovereignty and providence." God is like, "I know. I know. I know. But if you read your Bible carefully, I also teach about man's responsibility."

So, our temptation is to... We can blame God. We can go to characteristics. We can blame our wives, our husbands, our circumstances, our situations, our health. We can blame it all. But here's what God says. In verse 26, he calls him a wicked and slothful servant.

Now why *wicked*? What's wicked about burying a talent in the ground? I had to think about this for a while. Remember he says, "Why did you bury it? Why didn't you put it in the bank?" We can read this story, and we all get it. "I get it, Kyle. It's obvious he's lazy, slothful. I get it." But you're like, "What's wicked about that?" Well, let me explain.

Why would you put something in the ground and not in the bank? Because... We know this. He says, "You could have earned interest in the bank." Why would you put something in the ground and not in the bank? Because no one will know where it is if you put it in the ground. If you bring it to the bank, it goes on the ledger. There's a record. Other people know how much you have. You might be asked to do certain things.

Here's what most scholars think. He dug it and put it in the ground because he was hoping the master wasn't going to come back. Then he could go get the talent and spend it on himself. For how many of us the greatest temptation is to use what God has given us for self-exaltation instead of using it for God's mission or God's glory or others' good?

So, he says, "You're wicked." Then he says, "You're slothful." We know *sloth* is one of the seven deadly sins. Why did they have the seven deadly sins? Because they're the sins that are the mothers of all types of sins. Sloth is the mother of apathy, indifference, and lack of care and concern.

So, he does all this. I want you to see what happens here. Verse 28: ***"So take the talent from him and give it to him who has the ten talents."*** Basically, "Use it or lose it." ***"For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away."***

Then here's verse 30. This is how the parable closes. ***"And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth."*** He's telling us that at the final judgment (and we could say by extension "At the end of people's lives"), there will be a group of people who will be rewarded, and there will be another group of people who will be filled with an enormous amount of regret.

When you hear "weeping and gnashing of teeth," that is the imagery of regret. Why do you weep? Well, why did Jesus weep at Lazarus' grave? Because of an enormous

amount of loss. What is gnashing of teeth? That's an idiom of, like, "Grr!" That's what it is. I'm angry, I'm frustrated, or I'm in pain, and maybe I'm all of them.

Here's what I want to say. I just want to warn us. You know, it's fun to just teach and encourage, but part of the job of the church is to warn. I want to warn you that it is possible to come to the end of your life and be filled with regret. I have met people like this. You don't want to meet somebody like this. You really don't. You certainly don't want to be somebody like this.

Here's what we know about regret. All of the studies on regret show the same thing, which is that in the short term, people always regret what they did. So, if you looked over the last week or the last month, your tendency is going to be, "I regret what I did." You're like, "I drank too much. I ate too much. I yelled at my kids. I lied. I cheated. I stole. I looked at something I shouldn't have looked at." Okay. You regret what you did. That's how everybody views the short term.

But if people begin to take a long view of their life on their deathbed, and they look back, what fills people with regret long term is what they failed to do. It's like, "Man, I should have spent more time with my kids when they were in the home. I should have viewed my home as a church. I should have switched careers when I had the chance. I should have given generously. I should have developed this skill set."

We don't want you to live with regret. In fact, it's interesting. In the book of Revelation... You know this verse. This is a verse people love to quote. They say, "When we get to heaven, God will wipe away all of our tears." Well, what do you think you were crying about?

I think what those tears are is actually us on the other end of the final judgment, crying over our lives...crying that we received the grace of God, crying that we're heading into heaven, crying because we're grateful for how God used us, but I think crying going, "God, I could have done so much more with what you gave me."

Do you remember that scene at the end of *Schindler's List*? He saves all of the Jews from the Holocaust, and at the very end he sees that he could have done so much more even then. He starts to take his ring off, and he starts to say, "Well, I could have given *this*, and I could have..."

There's a sense... I don't want to take it to the extreme. What does it mean for us to say, "Lord, I want to leverage all that you have given me for your glory and our good"? Guys, listen. I don't know who in here has five talents, two talents, or one talent. Here's what I know about us as a church. I say this in all humility. Please hear this. We are a five-talent church, and we are heading into this massive building.

Guys, every time I walk in there, I am completely overwhelmed, because it is such a stewardship. We are committed, as staff and leaders of this church, to steward that building well, and we're asking you to steward your lives and your families. We're all going to fail. This is why, by the way, the Bible teaches that there was only one man who was really the five-talent servant. His name was Jesus Christ.

He's the only man who at age 12 said, "I have to be about my Father's business." He's the only one who took responsibility for his responsibility. In fact, he did more than that. He took responsibility for your irresponsibility. We all know this. When someone doesn't do something, what happens? Well, it still needs to be done.

So, when he looked at your sin and your shame and your need and the wrath of God on you, he said, "I will do something about it." Jesus did not bury his talent; he was buried in the ground for our sake. He rose from the dead victoriously, and now he gives the grace of God so we can steward what God has given us. Let's pray.

Lord, would you help us? We feel an enormous weight. I don't want to overtalk about this building, but I want us to be ready. It is such a gift to have 13 acres and 52,000 square feet, to have 1,300 seats, and to have space for kids. To have all that we're going to have in the center of downtown in 2023 is an enormous stewardship.

Lord, I pray that the people in this room would be faithful and fruitful, that they would focus on being faithful and you would bless them and help them to be fruitful. Lord, I pray that we would rethink over those elements of stewardship. There's one owner; we're not him. We are just managers and stewards called to guard and to grow while you're gone, knowing we're going to give an account when you return. We pray all this in Jesus' name, amen.