

Making Life's Investments

Matthew 25:14-30

We are living in a time when we are experiencing up and down swings in the Stock Market, factories are being closed because of over seas manufacturing, and there is an uncertainty about the financial winds of change. But, in light of those truths, I want to remind you that there is no recession, nor financial uncertainties in Heaven, and God has given us this promise in Philippians 4:19, "But my God shall supply all your need according to his riches in glory by Christ Jesus."

But today I don't want to talk to you about financial investments. I want to talk to you about something far more important than that. That's your life. You can do three things with your life. You can waste your life and there are many ways to do that. You can spend your life and the advertisers will give you many ways to do that. Or you can invest your life. And to invest your life means to use it in a way that will outlasts you life, to make a difference for eternity, to leave a legacy.

The Bible is very clear that you were created to make a contribution. You were not put on this earth just to be a consumer. You were put on this earth to be a contributor. That contribution that you make with your life, your talents, your abilities, the Bible calls your ministry. We often think ministry is what pastors do but ministry is for every person. When you take your talents and your abilities and whatever you are good at and when you use it to help other people unselfishly, God says that contribution of your life is called your *ministry*.

The Bible teaches us that one day we will stand before the Judgment Seat of Christ to give an account for how we lived our lives and invested our lives. Matthew 25 tells us a story on how to prepare for the final exam of life when God evaluates how well you invested your life. Today I want to draw seven principles of life investment from this story.

1. The first is ownership. The Bible says this in 1 Timothy 6:7, "For we brought nothing into this world, and it is certain we can carry nothing out." Everything I have really belongs to God. God made it all and God owns it all. It was here before you got here. It is going to be here after you leave this earth. A lot of times we think we own our things but we don't really own anything. God owns it all. You just get to borrow it for 60, 70, 80, or 90 years

and then you return it. You brought nothing into this world when you were born and you are taking nothing out of this world when you leave it. So everything you have – cars, homes, ambitions, everything you have is really just on loan to you for the time that you are alive.

The Bible tells us that God made human beings to manage His resources on earth. That is why human beings are here. We are here to manage the environment, manage the earth. The nice thing about it is while we are managing it, we get to use it. We get to benefit from it. But we must never forget that we do not own it.

Jesus made this principle very clear in Matthew 25:14, “Again, it will be like a man going on a journey who called his servants and entrusted his property to them.” The “**property**” (called “**talents**” in the King James Version) does not belong to the servants, it belongs to the Master.

Let’s just suppose you had a new Hummer and one day you came and said, “Bro. Cliff, I’m going on vacation for three months. I would like for you to drive my Hummer while I am gone to make sure the battery stays charged up and that it is taken care of. But you can use it while I’m gone.” I say, “Great!”

So you go away and you come back in three months time and you are ready to take back your Hummer. I say, “Oh, no. I happen to like my new Hummer. It looks good in my garage and I like the way it drives, so I think I will just keep it for myself.” It would be quite presumptuous for me to act like an owner when you had just loaned it to me.

But we do this all the time with everything we have. We act like it’s my career, it’s my family, it’s my assets, it’s my home, it’s my car and on and on, when in reality it all belongs to God. It’s just on loan to you while you are alive.

2. Next, there is allocation. God has given me some unique talents. In fact, the word “**talents**” in the English language comes from this Bible story. **In the Bible, a talent was an amount of money.** Specifically, it was about \$1000. This master has doled out multiple talents to different people, a sizeable investment in those days. Today a talent simply means the natural ability and gifts that God has given to me.

Some of you have musical talents. Some of you have mathematical talents. **Some of you have mechanical talents.** **Some of you have business**

talents. Some of you have leadership talents. Some of you are good with working with animals. Some of you are good at writing, or you are good at speaking or you're good at cooking. Scientists have discovered that there are anywhere between 600-800 different talents. You probably have at least 200 different talents. **But the problem is you don't recognize them because they come natural to you.** But they are not natural to others. Some of you can naturally organize things. **That's a talent.** Some of you don't have that talent. You're very unorganized. **Some of you know how to make things neat quickly.** For others of you it would take all day to make a room neat. **You don't have that talent.** Many times you do not recognize the talents that you have.

Verse 15 says, "To one he [this represents God] gave five talents of money, to another two talents and to another one talent, each according to his ability." It is important to understand that the amount differs with each individual. Somebody might get one talent, somebody might get two talents, and somebody might get five.

We have been taught all our lives that all men are created equal. That is not true. We are created equal in our value to God and in our worth as human beings, but we are not equal in our talents. **Everybody gets something but our talents differ.** Some of you are one talent people, some of you are five, some of you are ten, twenty, whatever. **But everybody gets something.** **There are no no-talent people.** You say, "I don't have any talents." Yes, you do. **You just haven't uncovered them yet.**

Romans 12:6 says, "We have different gifts according to the grace given to us." **A talent is something you don't deserve.** You can't brag about it because you didn't earn it, you didn't work for it. **You might develop it but it's simply a gift of God's grace.**

3. Next, there is accountability. God expects me to use my talents. **He gave them to us for a purpose.** **He wants us to make the most of the abilities He has given into our lives.** God looked at you and said, "I am going to make an investment in you." **But He did not stop there,** Romans 14:12 says, "Each of us will give an account of himself to God."

Everyday we get to choose how we're going to live our lives. Every one of us, we get to make that choice. **Jesus reminded us in verse 19,** "After a long time the master of those servants returned and settled the accounts." But there will

come a day in all of our lives when we must give an account to God for the choices we have made with our lives - how we live.

4. Next, there is utilization. In other words, it is wrong for me to bury what God gave me, to take what God has given and not use it for Him. In this story, the first person doubled his talent. **The second person doubled their talent.** The third man buried his talent. He took them and hid them. He was cautious and said, "I am going to play it safe." He was the "nothing ventured, nothing gained" kind of a person. He sat on it.

The master's reaction was. He looked at the servant and said, "You are wicked! You should have at least put it in the bank and it could have gotten the interest." Most of us when we hear the word "wicked" think "murder" or "rape" or "abuse." But God says it is wicked to not use the talent that you were given to make a difference in this world, to never make a contribution, to bury it, to put it out of sight and pretend it's not there.

He calls this servant wicked not because he lost the money but because he was afraid to do anything at all with the money.

Some of you, you look at your life and you have no joy in life. There is no spark. There is no enthusiasm. **Why?** One of the reasons is that you are not using your talents the way God intended for you to use them. And when that happens there is a void in our lives. **Why?** Because God made us to serve, to minister.

5. Next, there is motivation. It is fear that keeps me from using my talent. Look at verse 25, the man who buried his talent said, "I was afraid and I went out and hid your talent in the ground." The words "afraid" and "hid" always go together. What keeps you from developing your full potential? Fear. What keeps you from becoming all God wants you to be? Fear. What keeps you from building in your life a legacy that will last into eternity? Fear.

Do you remember when you were in school and the teacher would ask a question and you would want to raise your hand but you were afraid to raise your hand because it might be the wrong thing? I have learned that failure is not fatal. In fact, the fear of failure is far worse than failure itself. **Why?** Because fear of failure limits you. If you are not failing you are not trying anything new and if you are not trying anything new, you are not growing.

The Bible says in Proverbs 29:25, "The fear of man is a snare." **It is a trap.** The moment you put out your shingle, somebody's going to throw rocks at it.

The moment you attempt anything in life, somebody's going to criticize it. **Every time we have done anything great here at this church, there have always been critics.** Always. We have been accused of just about everything you could think of.

If you worry about what other people are going to think, nothing will ever get done in your life. You just have to do what God tells you to do. You are not accountable to please everybody else. **That is not your goal in life.** Your goal is to do what God tells you to do. Don't get self-conscious about it.

6. **Next, there is application.** If I don't use it I lose it. Look at verse 28, "The master says, 'Take the talent from him who didn't use it and give it to the one who has ten talents.'" **The use it or lose it is a universal principle.** It is true with muscles. If I don't use my muscles, I lose my muscles. **It is also true with your mind: If you don't learn to think, if you don't use your mind, you'll get duller and duller as you get older because your mind is a muscle.** You must keep it exercised and growing. If you have a talent and you refuse to use, you will lose that talent.

The opposite is also true. If you do use it, you get even more of it. That is true with any area of life. When you do use it, it multiplies.

A good example of this principle that of tithing. The first ten percent of all I make goes back to God. Why? Because when I give that ten percent part back to God, God takes the other 90% and makes it stretch further than it would have if I kept 100% myself.

7. **Next, there is compensation.** If I use my talents, I will be rewarded. Verse 23 says, "His master replied, 'Well done, good and faithful servant. You've been faithful with a few things, I'll put you in charge of many things. Come and share your master's happiness.'" **This verse gives the three rewards that God gives when we use our talents in ministry, to serve others, to make a contribution in the world.**

1. **We get the affirmation of God.** He says, "Well done, good and faithful servant." God looks at your life and says, "Good job, well done. That's my boy. That a girl!" The affirmation of God in your life is far more important than any other affirmation than you can get from anybody else.

2. We get a promotion from God. He says, "You've been faithful with a few things. I'll put you in charge of many things." **You get promoted. Did you know that in heaven, your responsibility that you will be given in eternity, is going to be based on your faithfulness here on this earth?** If you don't do anything with your life here on earth why would God give you some major responsibility in eternity? If you are faithful with the few talents you have here on this earth, God is going to give you greater capacity and greater ability to serve Him for eternity in heaven.

2 Corinthians 5:10 tells us, "For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad." 1 Corinthians 3:11-15 gives us this insight, "For other foundation can no man lay than that is laid, which is Jesus Christ. Now if any man build upon this foundation gold, silver, precious stones, wood, hay, stubble; Every man's work shall be made manifest: for the day shall declare it, because it shall be revealed by fire; and the fire shall try every man's work of what sort it is. If any man's work abide which he hath built thereupon, he shall receive a reward. If any man's work shall be burned, he shall suffer loss: but he himself shall be saved; yet so as by fire." **Every believer's life will be evaluated on the basis of his or her contribution and commitment to the kingdom of God - of which Christ is the foundation.**

Have you ever thought about what heaven is going to be like? Surely you don't think that we are all just going to sit around and sing praises and listen to preaching? Oh, no. **The Bible teaches that heaven is going to be organized, there is going to be a governmental system where Christ will rule as King, and there will be responsibilities to be carried out.** The responsibilities that you will be given in heaven will be based on your faithfulness to your responsibilities here on earth.

3. We get the privilege of celebration with God. He says, "Come and share your master's happiness." God is saying, "I'm smiling on you. It's party time. Let's celebrate." **And God knows how to throw a party! But you don't have to wait to get to heaven to enjoy living the Christian life!** 1 Peter 1:8 tells us that the Christian life is "joy unspeakable and full of glory."

Do you really want to be happy? **Do you really want to raise your self-esteem?** **Do you want to feel like you are making a significant difference with your life?** **Then you need to find a place and start making an unselfish contribution with your life for the glory of God.** Use your talents to serve God by serving

others. **If you do that what happens?** Matthew 6:33 says, "Seek first the kingdom of God and His righteousness and all these other things will be added to you." Listen, God is saying, "When you put Me first in your life, then all of those other things that you are worried about I will take care of."

Listen, God never intended for you to live your life filled with worry and fear. He intended for you to live your life serving Him and being fulfilled, contend and happy!

How can such a thing possibly be accomplished? The answer is given to us in James 1:22, "Be doers of the word and not hearers only." The writer was right when he wrote, "Only one life will soon be past, and only what's done for Christ will last."

If you have never received Jesus Christ as your personal Savior, why not come to Him today?

Everyone please stand for prayer.

Father,

I realize that You have placed me on this earth to make a contribution, not just to be a consumer. I don't want to live a selfish, shallow life, thinking only of myself. I really do want to make a difference with my life. I want to invest my life and talents in the things that matter most. In Your name. Amen.