



VILLAGE BIBLE CHURCH SUGAR GROVE CAMPUS

In God We Trust

God's ROI – Matthew 25:14-23
John Culver | March 25, 2018



My family and I have been attending Village Bible Church for about a year and have loved being part of the community here. A few weeks ago I was asked to preach, and I said, "Yes." I assumed it was because Tim was going to be on vacation. Then he began to tell me of other elements in the service, including the Gospel Choir and a special missions emphasis. So I figured out that Tim knew he couldn't preach in the time that would be left. That's why I'm here—although it remains to be seen whether I can do that either.

One other thing I get asked a lot is this: "Are you one of those Culvers? You know, the butter burger and custard Culvers?" Sadly, I am not. Every time we do go there, which we don't do often, I pull out my credit card or driver's license and say, "Hey, I'm one of the Culvers." Sometimes I've gotten free stuff, but most of the time they just look at me like, "Well, isn't that nice." My grandfather, who recently passed away, would walk into Culver's and do that a lot. He'd pull out his card and say, "I'm Mr. Culver." He had that distinguished look, so often it would work for him. But I'm not—so all you have here today is just a regular Culver.

There have been some pretty interesting and intriguing news stories this past year. I found myself especially interested in all the attention surrounding the rise of Bitcoin and other cryptocurrencies—called this because it uses cryptology and an encryption process. In fact, in light of the "crypto craze" this past year, some are calling 2017 "The Year of the Cryptocurrency." My guess is that most of you have at least heard of Bitcoin or some other kind of digital currency, even if you're not very familiar with what it is or how it works. To be honest with you, I don't have a firm grasp on it myself. But on a very simplistic level, Bitcoin is the first digital currency and worldwide payment system that allows for on-line transactions between individuals to be sent and received quickly and generally securely, all without having to use a centralized bank. In my thinking, it's kind of like a cheaper and faster way to send a wire transfer.

In light of this technology, Bitcoin offers some significant opportunities for growth and potential, but also some significant risks and opportunities for abuse and misuse. What's fascinated me most is how many people have invested in some type of cryptocurrency when the vast majority of us, or at least many of us, have no idea what it is or how it works. They are more motivated by a fear of missing out on something that might be huge, along with the fact that so many people made massive amounts of money last year on these investments.

For instance, I read about one guy who spent \$27 on Bitcoin back when it was introduced in 2009, and last year he was worth almost \$900,000. There are twin brothers who have made over one billion dollars on cryptocurrencies over the past few years. I even have a friend who made tens of thousands on digital currencies and investments just last year.

In the beginning of 2017, Bitcoin was worth about \$950. Jump forward to November, when it was worth \$9,000. One month after that, in December, it was worth \$20,000. It has since fallen back down to around \$8,500 the last time I checked, but that's still an incredible amount of growth, having made some people millionaires essentially overnight. Talk about some serious return on investment!

Isn't that how we wish all of our investments worked? Little or no work; quick and easy gains; lots of riches; newfound wealth? I hope we know that obviously that is not how normal investing works. I'm in no way suggesting that you go out today and cash in

your 401k and invest it all in Bitcoin or some other digital currency. Please don't make that your main takeaway today. Many feel that this crypto-bubble has already burst. Like with anything, only time will tell.

I share this example because I believe many of us find ourselves overwhelmed and stressed thinking about investing and long-range planning. We know investing in our future is important, but it sure seems like a lot of hard work. We would rather just get lucky with something like Bitcoin or playing the lottery or simply hiding our money under the mattress, hoping it's still there when the market crashes. Our small groups just finished a study called "Financial Peace University." Some of you have been through this. A couple weeks ago the focus was on investing. We were encouraged to focus on long-range investing and making sure we are putting our money to work for us. We do this by planning ahead, thinking long-term versus short-term, diligently setting aside part of our income every month and by patiently waiting for our investment to produce a solid return years down the road.

Today we're going to look at a passage of Scripture that deals with a much more important type of investing—the investment of riches that God has so graciously and generously given us to steward. We aren't looking at our own personal return on investment, but instead we're asking, "What is God's return on investment (ROI) with what He has so generously and graciously shared with us?"

We're in the final week of a nine-week series called "In God We Trust." Each week we looked at why God is trustworthy and how we can honor Him by being wise stewards of our time, money, energy, abilities, as well as our stuff. I know some of you are probably ready to be done talking about money and return to our study in Acts. But I'm going to encourage you to stick with me one more week, because I believe God has something for our hearts to hear today,

Let's turn our focus to one of Jesus' parables and read Matthew 25:14–30:

¹⁴ For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money.

¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, "Master, you delivered to me five talents; here I have made five talents more." 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."

²² And he also who had the two talents came forward, saying, "Master, you delivered to me two talents; here I have made two talents more." ²³ 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."

²⁴ 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, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here you have what is yours."

²⁶ But his master answered him, "You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? ²⁷ 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. ²⁸ So take the talent from him and give it to him who has the ten talents.

²⁹ 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.

³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth."

There are over 30 parables recorded in the Gospels. Parables are short stories that Jesus shared to illustrate a key point or a big idea. However, the challenge with parables is that at times we can read too much into them, become distracted with side issues, or forget that Jesus was telling the story to a specific group of people at a specific time for a specific purpose. As we know, context is always important.

It's fitting that we're covering this parable today—Palm Sunday—because Jesus told this particular parable right after His triumphal entry, just a few days before He was crucified. He had just spent time explaining that the Kingdom of God is near and that the people should have a sense of anticipation and readiness for the coming Kingdom. He reminded His followers that no one knows the day or hour the Son of Man will return, so they need to be ready.

In this parable, we see that a big part of the preparation is trusting God and stewarding well the resources He has provided, understanding that the Kingdom of God is both now and yet to come. Theologians describe this using the phrase, "already but not yet." We're already living in some aspects of the Kingdom, but the full expression of God's glory we will see in His Kingdom is yet to come. In a sense, we live in the tension between two worlds.

We need to understand that within this tension, we are not to be living in a holding pattern. I hear some people say, "I'm just getting through this life until I can get on with real life in heaven." Our real life will be heaven but is real now also. The Kingdom of God is both now and yet to come. What we do now, friends, echoes in eternity. It matters. What we do now will have an impact then.

I want to draw out three things from this parable today, then end with a question. I want to keep it simple and moving, but hopefully we will see God's heart for us in this.

God invests resources and riches in us for Kingdom growth.

God makes a significant investment into our lives. In this story, the master represents Jesus and we are the servants. The master made a significant investment of riches into his servants. Jesus' disciples and followers would have heard this story and would have understood immediately that this was a huge amount of money. It wasn't just, "I'm going to be gone for a while, here's a few bucks. Good luck with that. I hope it works out for you."

A talent was a measurement of weight that would have equaled about 20 years' worth of wages back then. That's a significant amount! If we take today's median income across the country, which is about \$50,000, we're talking about a million dollars. So one talent was about half of a lifetime's wages—a large amount of money!

We work for the Lord, not for our own selfish purposes.

But whose money was it? The master's. It was a significant investment on his part. You see, we work for the Master, not for our own selfish purposes. During this nine-week series, we've been talking about the idea that we are stewards, not owners. We are here to steward—manage—what God has given us. It's for His purposes, not ours. The money given to the servants in this parable was not their own. The money they earned with the capital was not theirs to keep. They were only stewards of the master's investment. It was the quality of their stewardship that he was seeking to measure. What we have been given by God is to be invested back into the Kingdom. It's not ours to keep or do with as we wish. Our primary focus is on building the Kingdom, both now and the Kingdom to come.

We are only expected to invest what we have been given.

Not only are we to steward what we've been loaned, we're expected to invest what we've been given. God isn't asking us to use resources we don't have. He's given us everything we need. We spend far too much time imagining what we could do if we had more—at least I do this. "If I had more, God, I could do so much more for You."

We need to stop comparing ourselves to others and imagining what we could do if only we had more, instead focusing on investing what God has given us. You see, the master is not just interested in the return or he would have given everything to the first servant. Instead, he spread things out, entrusting his estate to multiple servants who would be involved in his affairs.

This is not primarily about what kind of return God is going to get on His investment in you. This is primarily about His relationship with you. The master in the parable wanted to help the servants develop their skills and character. He was just as concerned about that as he was about the ROI. We tend to reverse this. We get so focused on what we can accomplish for God, that we forget His desire is that we be like Him; that we be in relationship with Him. He does expect a return and these servants did give an account, but the master was primarily interested in what kind of person these servants demonstrated themselves to be.

As I was trying to wrap my mind around the parable this week, that truth really struck me. I'm a doer. I want to get things done. I want a list. I want to check things off. I want a goal. I want to go after something. I want to get things accomplished. But as I thought about the growth and advancement of God's Kingdom, I realized it's more about our personal sanctification and holiness. God is interested in us. He's invested in us. It has more to do with our faithfulness than it has to do with our accomplishments.

We are not all given an equal investment.

Our third point is tied to the previous one: we are not all given equal investments. If we're honest, this can make us a little uncomfortable. There's an overlooked phrase in Matthew 24:15 that says each was given "*according to his ability.*" You see, the master understood that the one-talent servant was not as capable of producing as much as the five-talent servant. Right away, we want to protest this as unfair. "Wait, I thought God treated everyone as equals. Everything's supposed to be fair."

Yet we know from our own experience that diversity is woven into the fabric of creation. Not everything is equal all the time. Even though we're not created equal regarding the talents we're given, there is equality found in this parable. It comes from the fact

that it takes just as much work for the five-talent servant and the two-talent servant to double their shares. Each one had to work just as hard for the same amount of time to gain a double return on investment.

This is why the rewards given by the master are the same for the first two servants. He measures success by degrees of effort, not amount of return. Some of you need to hear that today. Some of you are struggling with the thought that you haven't been given much, comparing yourself to others. You're thinking, "What can I do? I might as well not even try." That's a "hide it under the mattress" mentality.

But God is saying, "I've given you exactly what you can handle—exactly what I want you to invest. Now, go and be faithful with that." Just as the master expected his servants to do more than passively preserve what he had entrusted to them, so God expects each one of us here today to work hard and generate a return, using the talents we have been given. Just like the servants, we've all been given enough to produce more, and God expects us to work hard and put forth effort. He makes this investment based on His relationship with us. Again, this is primarily about a relationship. God has entrusted us with significant resources. Each person here has been given significant time, money, energy, abilities, skills and resources that God wants used for His Kingdom. Some of us need to pause today, expressing gratitude toward God for what He has so graciously blessed us with. We are a blessed people.

If you're sitting here today, you are blessed. I'm not saying you don't have struggles or that there aren't trials and distractions and difficulties in your life. God has blessed you and He wants you to work hard and steward well the gifts He has given you for the advancement of His Kingdom.

Remember, it's not just about money. We like to use money as our primary example of the resources God gives us. He does want us to use our money wisely, and the Scriptures are filled with examples concerning this. But it's just as much about the other things we've been given: our time, our abilities, our insights, our wisdom and our other giftings that God wants us to use to make a return on His investments in these areas.

This investment requires a response from the heart.

It's not just about how hard we work though. Our second point is that this investment requires a response—not just the response of hard work, but rather a response from the heart. Again, if we're talking primarily about a relationship, then the response God is seeking from us must come from within us, not just as an outward change of behavior that puts a little more effort into getting a task done or producing more. A response from each servant is expected and required by the master. Ultimately, their responses reveal the condition of their hearts.

Is your heart filled with love or apathy?

You see, we all know intuitively that actions speak louder than words. Here we see two very different heart responses by these servants that reveal more about their hearts than anything else. We see one response that's motivated out of love and obedience. Then we see another response that's motivated out of an apathetic heart. The first two servants, went "at once" and worked hard to invest the talents they had been given. There was no time to waste. This probably has something to do with the fact that they were given more of an investment than servant #3. There was a sense of urgency. They went right to work—no procrastination, no sitting around thinking, "Well, maybe I should do something." Right away, "at once," they began to gain a return on their investment—and they invested their resources in a worthy manner.

But it did require hard work. It required effort and diligence, and we're to do the same thing with our talents today in order to glorify God, serving the common good, serving those in this body and in our community where God has put us. Ultimately, we are to further His Kingdom both here and now, as well as in the future. You see, Biblical success is working diligently in the here and now, to use the gifts and resources God has blessed each of us with, to produce the return expected by our Master, our Lord and King, Jesus Christ.

So what do the actions of these servants tell us? Regarding the first two, I think it shows they were faithful to their master and ultimately that their hearts were filled with love and trust. Their actions gave evidence of their trust in him and a desire to serve him well by investing his resources wisely. I believe they loved him and trusted him; they valued their relationship with him. They saw what he was doing for them as an act of trust and empowerment. His confidence was infused into them.

However, servant #3 responded in an extremely different way, didn't he? He responded with an apathetic heart. He simply buried what he had been given. He had the same amount of time as the other two servants—a long amount of time—but he chose to do nothing.

I've tried to put myself in his shoes without trying to read too much into this. Was he ticked off, because he'd been given less than the other servants? He watched one guy get five, the next guy received two, but then he was handed only one. Maybe he was bitter or held a grudge against the master from some past experience. Maybe he did not have confidence in his own abilities and was afraid he would lose the talent, or that he might be punished if he couldn't handle his investment well. Or maybe he was simply unmotivated because it wasn't his to begin with. "Whatever. It's not mine. It doesn't matter what I do with it. I'm going to work for someone else's benefit, but how is this going to work out for me?" He could have done so many other things with the money and resources he was given, but he did nothing.

Some of us have been there. We've gotten less than somebody else. We know our heart hardens with a sense of injustice, thinking it's not fair. As I reflected on my own heart this week and thought through my response to what God has given me, I find far too often that my own response can be apathy. I can feel apathy toward God, apathy toward the resources and possessions God has given me, or even the abilities He's given me. I can find myself being apathetic in the relationships around me. If something doesn't go right, I can catch myself thinking, "Whatever. That's fine. I'll do whatever." What does that mean? I'm not happy. I'm annoyed so now I'm withdrawing and pulling back. I can do that in relationship with my wife, my kids and others. "Yeah, whatever." Do you know what the opposite of love is? It's not hate, is it? Hate still has emotion. There's still something there burning in me. The opposite of love is apathy. "Whatever." Apathy is what we see here in servant #3. I think we have to check our own hearts. As we think about what God has given us to invest in His Kingdom, be careful that your heart is not filled with apathy, but rather is overflowing with love.

Is your heart filled with love or apathy toward God? Do you tend to respond in faithfulness and obedience, or do you tend to respond with apathy? It only takes a few minutes of reflecting on how you spend your time and money—and how your heart responds to what God is calling you to do, plus the conviction of His Word—to know if you're prone to be loving in that response or, like me at times, apathetic.

Do you see God as a taker or a giver?

As I thought about this, I tried to go a little bit deeper practically. If our response is about love and not apathy, then I think it really comes down to whether we see God as a taker or a giver. I first heard John Piper use this in a different passage, but it really stuck with me. Do I see God as a taker or a giver? I think this helps us know whether we're responding with love or apathy.

If I see God as a taker, then God's out to take from me. Therefore I've got to hold on closely and hoard what I have, because I don't know when I'm going to lose it. It might run out. He might punish me for some reason and remove those resources from me. So I hold pretty tightly to them. I can't hold my stuff loosely, because I don't know when it might be gone.

On the other hand, if you see God as a giver—if you believe God has inexhaustible resources and riches—you'll realize there's no end to what He has. He gives and He gives and He gives and He gives—there's no limit. I also know I can't outgive God, because He's the giver of all good things. It's similar to how I want to give good gifts to my wife, children and the people I love. I want to bless them.

So is God a giver or a taker to you? As you picture the face of God, do you see His response to you as being a giver or a taker?

While this sounds good, I want to think about what it means practically. I want to be filled with love. I don't want to be apathetic. I want to see God as a giver, not as a taker. But what does that look like practically? I hesitate at times to give practical examples, especially when it's related to our money and other resources, because I fear that people will walk out of here thinking, "That's what I have to do." So as I mention a few broader things, don't hear me saying you have to do all of them. I think it will help to flesh this out a little bit, because I don't just want this to be theory. "Yeah, we've been talking about all these things and I know I'm supposed to invest well, but I don't really know what that looks like."

In terms of what it looks like to respond in love and see God as a giver, first and foremost it comes down to my investment into my relationship with Jesus. Right away, my mind thinks, "I need to do more. What more can I do? How can I accomplish more for God?" I have to slow down and realize I need to invest more in my time with Jesus, because it's primarily about a relationship. I need to understand His love and grace toward me, how pleased He is with me and how much He loves me.

It's out of the overflow of that relationship that I can begin to hold loosely to my possessions. I can start to dream big. I can start to have passions and then fund them. I can start to think about opening up my home or letting somebody borrow my car or investing into my neighbors or sharing the gospel at work or whatever else God is calling me to do. Even for students today, it doesn't matter what age you are, dream big and believe. Know that you don't have to sit on the sidelines. God wants to use you now. This has to come out of an overflow of understanding how much He loves me and how He's invested personally into His relationship with me.

I've got some good friends who have hearts for clean water, so they've invested their own money, time, energy and resources into training and missions trips in order to provide clean water to people in need. I love that. But it's because they love Jesus.

One of my own kids has an entrepreneurial spirit, so she began making these heating packs to sell. A portion of her proceeds will go to buy chickens for children in Africa. Man, I wasn't thinking about that when I was a kid. That's because Jesus is real to her.

We can think of so many other examples of being willing to slow down and hear the voice of God and understand His love for us. We've talked about those over these last few weeks. There are so many ways for us to express our love to Him and to others. It involves serving in the community, serving in this church and investing back in tangible ways because of what He has invested in us.

I'm not suggesting you go crazy trying to accomplish all these things. But ask God, "What do You want me to do? How can I use what You've uniquely gifted and blessed me with to make an impact in the Kingdom?" We need to start holding our time and our stuff much more loosely and begin sharing what God has loaned us.

There will be a review and reckoning for each person.

Not only do we see that God has invested riches and resources of many kinds for us to use for Kingdom growth, we've also seen that we need to respond from our hearts—responding with love rather than with apathy. Now we also need to consider how the story ends. In the parable, the master returns and holds them accountable for what they have done. For us as well, there will be a day of review and reckoning for each person.

The servants were given plenty of time. Verse 19 says, "*Now after a long time the master of those servants came and settled accounts with them.*" This was not some short time frame with unrealistic expectations for what they could produce. There was plenty of time to start a business, make mistakes, lose money, be creative and take risks. But now the master has returned. He wasn't unreasonable. He had invested in them and he wanted them to be successful. But now he's ready to review what they've done and hold them accountable for the results.

I think the reason we fear accountability and reviews is because we're afraid of getting in trouble. Somebody is going to tell me all the bad things I've done. But think about your own life. Why are we doing a study on money? Because our money is important to us; because we spend time analyzing it. I'll bet you've spent a lot of time over the last few weeks reviewing your money. We tend to review what we value, don't we?

You value relationships—your children, your spouse, your relationships at work. It might be sports. For students, it might be school. We get reviewed on things because we review what's valuable. Well, God's investment into our lives is valuable. It's important and He's going to review that with us. We don't have to fear it. It's not a threat. I don't see in Scripture where it says, "You'd better watch out; He's coming to get you. You'd better be ready." Rather, it's an opportunity to be prepared and to please Him.

Some will be rewarded.

Some will be rewarded; some will be rebuked. It's as simple as that. We see in this passage today that servants #1 and #2 received the same reward for their hard work and effort. They heard, "*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.*" They received rewards and blessings. They shared in the returns. Later on, we see the servant who had doubled five talents was also given the extra talent from the servant who didn't invest well. They were fully cared for and given more responsibility and privileges. Their effort was rewarded. Their character was affirmed. They had full relationship with the master. They were given more and more resources, with approval from the master. And they joined in with his happiness and joy. It was a fully restored relationship.

What strikes me here is that their faith and trust in God is validated. It wasn't their hard work that put them in a right relationship with God. That isn't what saved them, but it's what validated their open, honest and genuine faith in the master. Their work and effort expressed their love for Him. I was also struck by the phrase "*faithful over a little.*" Did you catch that? I don't know about you,

but when I think about a little, I don't think about a million or two million or five million. *"You've been faithful over a little."* The guy had five to ten million dollars—and that was a little? It made me wonder what is God asking me to do that I think is something small? I'm caught up with thinking, "I don't have much. If I just had more, I could..."

God is saying, "I'm going to do more than you can possibly imagine. Students, parents—wherever you are in life—I want to do more, but you're thinking too small." That really causes me to review my perspective on things and what God might want to do. Dream big. We're just scratching the surface here with much of how we handle what God has given us.

Remember though, it wasn't just about the ROI. It wasn't just about gaining a huge return on their investment. Some of you might be thinking, "That's great. The servants doubled the investment. I could do better. Really, after that long time, all they could do was double it? Come on. Dave Ramsey has been teaching us it could be way more than doubled down the road."

No, no, no. It's not about the amount. The primary focus is on the relationship. They understood that the master trusted them and they were anxious to please him. They expressed genuine faith that was motivated out of love. They trusted the master and were empowered by his confidence in them. They were rewarded because of their obedience.

Some will be rebuked.

Sadly, not all of us will be rewarded. Potentially, some of us even in this room today will be rebuked. During that review, instead of hearing, *"Well done, good and faithful servant,"* we will hear rebuke.

If you're like me, you've probably had an annual review in the past. I've had a number of them in my life. Most of the time they go well. Generally an annual review is not a time to find out everything you did wrong. Hopefully you have a good manager who's given you hints along the way and given you time to improve. I remember one particular review I had when I thought I had done a tremendous job. I had killed it. I had worked hard. I had absorbed other people's positions. I was ready for my reward. So I went in to that review with my head held high, and you know what I got? I got a rebuke. It was painful. It was humbling. In that moment, I realized there were some blind spots and character issues I needed to work on. I was humbled.

I wonder if that's a little bit of what's happening here with servant #3. I don't know what he expected. He couldn't have had high expectations based on what he did. I don't know what he expected going into that review but it didn't go well. By the way, just a word to the wise, it never is a good idea to start a review with your boss by insulting him and making false claims. Did you notice what this servant said? "You're a hard man. You're exploiting other people. You're trying to take advantage of others." That never goes well.

This servant's review was that he was "worthless, lazy and slothful." Why was it such a hard response? Because of the way the servant handled the investment and his response to the master. He didn't trust the master. He didn't understand the master's heart for him. There wasn't a relationship built on love and trust. So in that moment, he used excuses and shifted the blame. When the master returned, the servant basically said, from the Culver paraphrase: "I know what a jerk you are—making people do your work for you—and I was afraid if I screwed up you'd punish me, because that's how you are. So here's your money that you gave me."

Then the master called him out on that excuse and said, "If you were so afraid of me, the very least you could have done was put my money on deposit in the bank." Which back then would have been discouraged, because it would have been seen as exploiting others. But he said, "The least you could have done is exploit others, if you think I was exploiting you. But you didn't even do that. Instead, to spite me, you didn't put the slightest thought or work into what I'd given you; you just buried it. What a waste of time and life."

You see, the master dealt harshly with the servant and commanded that he be cast into the darkness, where there would be weeping and gnashing of teeth, meaning hell, to be honest. So the question is: did the servant lose his salvation? That's the wrong question. The servant thought he possessed faith, but he really never did. He was never truly converted. He was never really in a right relationship with the master, and in that moment, he understood that his review had far-reaching implications.

I wonder if some of us here today are going to be surprised in that review as well, thinking, "Oh, God will be happy with me, with my stuff," but in that moment be rebuked, because He'll say, "I never knew you." There is a heaven, and there is a hell. Heaven means being fully in the presence of Jesus. Do you know what the worst part of hell is? It's the absence of Jesus. Jesus will not be there. What we do now with that process of accepting Jesus as our Lord and Savior makes a huge difference for eternity.

In fact, servant #3's talent was taken away and given to the one who had ten. It was invested with someone who would do a better job. Don't miss this. The unfaithful servant in this parable didn't so much waste the master's money—he wasted an opportunity. As a result, he was judged to be wicked and lazy. We are responsible here for what we do with God's resources, and one day each of us will be held accountable.

Are you ready for the return of Jesus?

I don't want to leave without challenging you with this: do you know that Jesus is coming soon? Are you prepared for His return? Are your actions evidencing that preparation? We know that actions speak louder than words. Are your actions evidence of your belief that Jesus is coming back soon and whether or not He will be taking you with Him? Do you understand that your eternal investments have a much higher ROI than your earthly ones? By all means, plan for your retirement. By all means, give it everything you have. But are you spending just as much time focusing on eternal treasure that won't corrupt, that won't fade away, that won't rust, as you are on your earthly possessions? Are you focused as much on God's Kingdom and on building your own diversified portfolio?

While hard work and effort are required—and we see that in this passage—it is not just about trying harder and doing more good and accomplishing more for Jesus. The bottom line is we need to be more like Jesus, not do more for Jesus. Jesus Himself can handle what He needs to get done. He invites us into the process, but He doesn't need us. He wants us.

You see, Jesus stayed silent in the presence of His accusers, when He could have defended Himself, when He could have spoken up. He was considered unworthy so that you and I can be counted as worthy and righteous; so we can be in right standing before God. That's what He offers us today—not to try harder, not to do more hard work. Do you trust God? Are you ready for His return?

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All Scriptures quoted directly from the English Standard Version unless otherwise noted.

Note: This transcription has been provided by Sermon Transcribers (www.sermontranscribers.net).