

Sermon preached at Faith Presbyterian Church, Springfield, Virginia,  
on Sunday, September 27, 1992, by the Rev. W. Graham Smith, D.D.

### **MATTHEW 25:14**

“The Kingdom of heaven is like a man going on a journey who called his servants  
and entrusted his property to them.”

### **PEARLS FROM THE PARABLES**

#### **(3) How to Invest Your Life**

Some time ago, Donald Trump (you remember him?) said in an interview, “No, I don’t  
believe in reincarnation, heaven or hell. But, we go somewhere. Do you know,” he said, “I can’t  
for the life of me figure out where.”

That is the picture of a man who is so busy possessing this world that he is making no  
preparations for the next. But, before we point a finger, we must realize that it’s easy for us to do  
the same thing. The fact is, most people in life have absolutely no idea what life’s all about.

Now there are three things you can do with your life. You can waste it; you can spend it;  
or you can invest it.

You can waste it; and there are plenty of things to waste it on.

You can spend it; on your career, on your hobby, on acquiring possessions, or

You can invest it.

And, Jesus taught that the greatest use of your life is to invest it in that which outlasts it.  
He told the parable of the talents. In that story He gives seven principles for investing your life,  
and I want to discuss them with you this morning. If you apply these seven principles, they will  
make a major change in your life.

**1. OWNERSHIP: Everything I have belongs to God.** God made it all. You really  
own nothing. Did you come into this world with anything? No! Are you going to take anything  
out of this world? No! What you have, you simply get to use for 60, 70, 80 or maybe 90 years.  
This world and everything in it belongs to God. And, God made us to manage His resources.

Our text says, “The Kingdom of God is like a man going on a journey who called his  
servants and entrusted his property to them.” Question: Who’s property was it? The servants’ or  
the master’s? It was the master’s. God has entrusted some things to you.

**2. ALLOCATION: God has given me some talents.** Look at verse 15, “To one he  
gave five talents of money, to another two talents, and to another, one talent, each according to  
his ability.” Now the word “talent” that we use today actually comes from this story. In Christ’s  
day, a talent was an amount of money worth about \$1,200. So, the master gives \$6,000 to the

first servant; \$2,400 to the second; and \$1,200 to the third; and he says, “I want you to go and invest it.”

Now, you have some talents. What are talents? They are abilities, resources, skills, opportunities – all of the things God has given you – spiritual gifts, anything God has entrusted to you – your children, your job – all of these can be considered talents. You notice that although the amount differs, everyone gets something. There’s no such thing as a “no talent” person. Every one of us has at least one talent whether we think so or not.

Romans 12:6 says, “We have different gifts according to the grace given us;” or as the Living Bible renders it, “God has given each of us the ability to do certain things well.” So, you see, you’re unique. There’s nobody quite like you in the world! And, God made you for a purpose.

**3. ACCOUNTABILITY: God expects me to use my talents.** Verse 19 says, “After a long time the master of those servants returned and settled accounts with them.” He had made an investment, and he wanted a return. And, God has made an investment in your life, and He wants a return.

The Bible assures us that one day God is going to do an audit of your life. Are you ready for that? None of us likes to be audited! But, one day you are going to have a life audit. And, God is going to ask you – “What did you do with what I entrusted to you?” After all, you didn’t choose to be born in America or to experience the freedom and the opportunity you enjoy here. What are you doing with these blessings? And, the greater the privilege, the greater the responsibility.

**4. UTILIZATION: It is wrong to bury what God gave me.** The first man went out and doubled his \$6,000. It was a 100 percent return. He was a pretty shrewd investor.

The second man, likewise, took his \$2,400 and doubled it. You know, he buys Walmart or McDonalds stock!

But, the point of the story is this third fellow. Look at verse 18, “But the man who had received the one talent went off, dug a hole in the ground, and hid his master’s money.” He was cautious and conservative; he did nothing with the money. He made sure he would lose none of it; but by the same token, he would gain nothing either. And, what was his master’s reaction? Notice verse 26, “You wicked, lazy servant!” I’d say his master was “ticked off”, wouldn’t you?! In the next verse he says, “You should at least have put my money into the bank, in a Pass Book account, so that I could have accumulated some interest. But, you didn’t even to that. You hid it. You haven’t even tried.” It was the sin of inactivity.

Now, here is the point of the whole message today: I cannot please God by playing it safe. You must take risks in life. God says that if I don’t, I’m both “lazy and wicked”. Why does God want me to take risks? Because the Bible says that “Everything that does not come from faith is sin” (Romans 14:23); and it says that “without faith it is impossible to please God” (Hebrews 11:6). And, if it’s all safe, you don’t need any faith. So, what Jesus is saying here is

that “doing nothing is inexcusable.” God would rather have you try to serve Him and totally fail, than do nothing. He’d rather have you attempt to do something good and fail, than attempt to do nothing and succeed!

A great Christian once said, “When I die, I want them to put on my tombstone the four words, ‘At least he tried’”. I may not reach all the goals I believe God has given me for my life, but what matters is the effort – trying to make your life count – trying to do something significant that is going to outlast you, like raising your children in such a way that they will open their lives to Christ as a flower opens to the sun.

Doing nothing is inexcusable. Now, which person, the one with five talents, the one with two talents, or the one with only one talent is the most likely person to sit on it and bury it and do nothing? Well, notice, it is the fellow with one talent. Why? Because this is typically what goes through his mind: “Well, I’m just a one talent person; therefore, since I’m not a superstar, I’m not going to do anything. I’ll let the pros do it. Since I have only one talent, I’ll just bury it. I’m not going to make any attempt at ministry at all with my life.”

There are Christians who would say, when they’re honest, “You know, the fizz has gone out of my spiritual life. There’s no sparkle any more. My Christian life is more of a routine than a relationship. There’s no joy like there used to be.” Do you know why this happens to some believers? Because they’re sitting on the sidelines. They’re not in the game. They’re “spectating,” not participating. You get stretched when you’re in the game, not when you’re sitting in the stands and perhaps criticizing the players.

God expects me to use what He has given me, and He says that if I don’t, it isn’t just a casual matter. He says it’s flat wrong to waste my life and my testimony no matter how much money I make. I shudder to think of some of the excuses some believers will try to make before God, standing looking at those nail-pierced hands of the Savior and blurting out some lame excuse why they made no attempt whatsoever to get involved in attracting others to Him. And, may I suggest, as your pastor and friend, that you seriously consider preparing for that event – the Judgment Day – because it’s surely coming!

**5. MOTIVATION: It is fear that keeps me from using my talent.** Why do we play it safe? It’s really fear, Satan’s favorite tactic, and there are three kinds of fear. Let me give them to you – self-doubt, self-pity, and self-consciousness; and anytime you’re sitting on your talent, it’s usually because of one or more of these three things. They all spell “fear”.

- Self-doubt goes like this, “Well, I could never do that. I’m not qualified.” But really, that’s a fear of failure. Do you remember when you were in school, and the teacher would ask a question, and you knew the answer, but you thought, “There might just be the chance that I’m wrong”; so, you didn’t raise your hand. You didn’t want to put your reputation on the line! God says, “That’s fine for children, but it doesn’t cut it as an adult.” He says, “Don’t let fear get in the way.”

- Then there’s self-pity, and it goes like this: “Well, I’ve failed in the past so many times! I made an attempt once to get involved in ministry for the Lord, but I got burned out, so

I'm never going to try again." Or, "I was doing my best, but I got no recognition and no appreciation." That's like saying, "I ate at a restaurant once and the food was terrible, so I've decided I will never enter another restaurant!" That doesn't make sense, does it?

There are two ways to respond to failure as exemplified by Judas and Peter. Both of them denied Christ. Judas let it get to him, he became depressed, gave up, and ended his life by committing suicide. Peter on the other hand wept bitterly, told God he was sorry, picked himself up, and what happened? Fifty days later that same man who had denied Jesus three times was used by God, the Holy Spirit, to preach a sermon that resulted in 3,000 people coming to know the Savior! Just fifty days after his greatest failure in life came his greatest success. It doesn't matter so much where you've been. What matters is the direction in which you're heading now. Will the rest of my life be the best of my life?

- Self-pity, self-doubt, and self-consciousness. This is also a source of fear. Self-consciousness says, "What will other people think? If I really sell out to God completely, will I become a fanatic?" The Bible says, "Fear of man will prove to be a snare" (Prov. 29:25). It's a trap, and what happens is this – we excuse ourselves from ministry by pointing to people who are more talented, and saying, "Let them do it, Lord." I've got a phrase when it comes to ministry – "If it's worth doing, it's worth doing poorly!" I hate the phrase, "If It's worth doing, it's worth doing well." You know why? Because it cuts out about 95 percent of us! It means that the only people who should be doing anything are the people who are tops in that field. The only people who should be playing tennis are Seles and Edberg, Capriatti and Courier! Because, if you can't do it well, don't do it! That's stupid. And, the same is true of ministry. If it's worth doing, it's worth doing poorly. Of course, we are going to do our best, and prepare as best we can. But, the bottom line is – what counts is the effort.

Notice verse 24, "Then the man who had received the one talent came and said, 'Master, I know that you are a hard man, harvesting where you have not sown, and gathering where you have not scattered seed.'" He's just making this up. And, here's the point: Fear causes me to make excuses for doing nothing. This fellow had prepared a little speech, and he comes and says, "You know, the reason why I didn't make any profit on that money is really your fault!" He blamed the master! He's passing the buck.

It reminds me of what Martin Luther said about Adam and Eve: "Think," says Luther, "of all the squabbles Adam and Eve must have had in the course of their 900 years. Eve would say, 'You ate the apple'; and Adam would retort, 'You gave it to me.'"

**6. APPLICATION: If I don't use it, I lose it.** That's true of anything in your life – time, money, energy, talents, abilities. If I don't use it, I lose it.

Some of you may have visited the Mammoth Caves of Kentucky; caves that go back under the cliffs so far that the waters in the farthest recesses of the caves are completely dark. Now, the fish that swim there are quite blind. If such a fish is caught and examined, it is found that the structure of the eye is perfect, but the optic nerve is a shriveled thread. What had happened? Just this – that fish, living in the inky darkness of those waters and having, therefore, ceased to use the gift of sight, had lost its sight. The dread law of atrophy has been at work, the

law by which the disuse of a faculty leads to the faculty being withdrawn. What you don't use, you lose.

Look at verse 28. The master says, "Take the talent from him and give it to the one who has the ten talents." You say, "That doesn't seem fair. It's like 'the rich get richer; the talented get more talented'" Oh yes, it is fair because God has the right to take away anything that I don't use for Him, since He entrusted it to me in the first place. Since I forfeit it, He has the right to take it away. A universal law is, if I don't use my muscles, I lose my muscles. If I don't use the opportunities God has given me in business, in sports, in ministry, or whatever, I lose those opportunities. If I don't practice my talent, I lose that talent.

So, what's the issue here? The issue is, whatever you need more of, start giving it to God. If you need more energy, use what you've got for God, and see what happens. Little becomes much when you put it in the Master's hand. If I need more time, I give my time to God. If I need more money, I give my money to God, and watch Him multiply it, just as He multiplied the five loaves and two fish.

**7. COMPENSATION: If I use my talent wisely, I'm going to be rewarded** and what a reward it is! Look at the rewards this third man could have had. In verse 23, speaking to the first two servants, the master said, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" Notice the three rewards mentioned here:

- a. Affirmation. He says, "Well done!" I can't think of anything better than to stand before Jesus Christ on the Judgment Day and have him say --  
"You did a good job for Me down there on Earth. You really tried!"
- b. Promotion. The master says, "I'm going to give you greater responsibilities. You've been faithful; and so, I'm going to trust you with more." God can't trust many of us with great blessings because we're not faithful in using our small blessings. You know how it goes, "When I get that next promotion, then I'll start tithing." And then,
- c. Celebration. He says, "Come and share your master's happiness!" The happiest people I know are the people who are using what they've got for God.

Now, let me ask you a very serious question, and I want you to think about it – When God does an audit on your life (and inevitably it is coming), is that audit going to show a profit or a loss? Is He going to say, "Well done!", or "wicked, lazy servant"?

I shudder to think of some of the excuses I will be tempted to give, but all to no avail. "Why did you not make the attempt to bring more people to Me?" Do start preparing for the Judgment Day right now.

Look at the LIFE INVESTMENT GUIDE in your outline. Why don't you evaluate yourself? I would ask you to put an "X" on the talent line. Estimate what percentage of your

talent you're using for God right now. And then put an "0" where you'd like to be six months from now. And, would you do the same exercise with regard to your time and your money? What percentage am I giving now, and what percentage would I like to be investing in God's Kingdom six months or one year from now?

The wisest investment you will ever make is not in Payne Webber or Merrill Lynch or Smith Barney, or anybody else. The wisest investment you will ever make is when you say, "God, I want to make the rest of my life count for eternity, and I give it to You. Take me and cleanse me and fill me with Your Holy Spirit, and then use me as you see fit till travelling days are done. I'm not going to be a spectator any longer."

"Just one life, 'twill soon be past,  
Only what's done for Christ will last."

**AMEN.**