

Well, Good Morning. You have just heard the Parable of the Talents—one of my favorite parables. It was read both in the English Standard Version, ESV, that we use here for most of our teaching, as well as in the Message translation. And then we saw the video contemporary re-enactment of that as well. Interesting parables is one of the means of teaching that Jesus frequently used. It is a means of teaching by storytelling and telling stories that the readers could easily identify with using objects, illustrations and so forth, that they clearly understood and, then, through that storytelling bringing forth moral lessons or spiritual truths that they needed to apply that were beneficial for the life. Again, it is one of the means of teaching that Jesus used frequently throughout his ministry.

Well, this week's text, the Parable of the Talents, is found in Matthew 25 beginning in verse 14. You can find that on page 830 in the Bibles that are provided for you or in your own scriptures. What I want to do is to explore this parable a bit during the first part of our time together and then in the second part of our time, I want to offer some practical applications that we can make from the lessons we can learn from this parable. Again, it is interesting if you look at Matthew 25 and you see where this parable is located, at the beginning of Matthew 25, there actually are two parables. The Parable of the Talents is preceded at the beginning of the chapter by a parable called, The Parable of the Ten Virgins, and then if you just flip back a page and look where this parable is situated, it is in the middle of some teaching beginning in Chapter 24. And in Chapter 24, if you just look at the subtitles of the text there in 24, we see that Jesus was doing an extended teaching on the coming kingdom. So he is talking about the coming kingdom and you can sections titled such as signs of the close of the age or the coming of the Son of Man or no one knows the day and the hour. And then in Chapter 25, we see the two parables, the Parable of the Ten Virgins and the Parable of the Talents and then, at the end of Chapter 25, we see a section called the Final Judgment. So again, the teaching is on the coming Kingdom. So scholars and commentators come up with the idea which I think we would infer as well that Jesus did not just totally change topics but he was teaching on His coming Kingdom and then He uses some storytelling to bring forth some truths that the hearers as well as ourselves can apply to our lives regarding this topic of the coming Kingdom.

In the first parable, the Parable of the Ten Virgins, what he is focusing on there is on spiritual preparedness—about being prepared for that time. And in our text that we are going to look into today, the Parable of the Talents, what He is looking at—He is teaching us about how to be faithful stewards, faithful servants, with what he has entrusted us with. So let us dive into this a little bit and see some of the lessons that we can learn.

In verse 14, it says: The master went on a journey and he gave each one of the servants that were there a specific sum of money—a sum of talents is what is referred to in the traditional translation. Now the word talent—the meaning of that word has changed over time. When we think of talents, we often think of people's skills and abilities, their aptitudes to do certain things. And while this parable has an application relative to skills

and abilities, what the hearers heard was that Jesus was teaching an illustration about a specific sum of money. In fact, in the Message translation, it referred to thousands of dollars that were being communicated. You see, a talent in biblical times...in Jesus' time...was, in fact, a sum of money. It began to be interpreted or used as a weight of measure where people would be bartering, when they would be buying goods and services. Somebody would bring in a weight and our scholars teach us that this weight would be somewhere between 58 and 80 pounds and its value would be dependent on what was the metal that was being traded so if it was copper or if it was silver or if it was gold, it would have a somewhat different value but it was a certain weight and a certain type of metal. Over time, the Hebrews came to refer to it as three thousand shekels and then as they started minting coins, a talent was a coin that was worth six thousand denarius. Now what is a denarius? A denarius is a coin—a smaller value coin that is equal to a day's wage. So this talent that is being talked about in the parable was a coin that was worth six thousand day's wages for a common laborer or soldier. Six thousand—now do the math with me. Figure out how many days in a year you work and divide that into six thousand and you are talking at about sixteen years of wages that were being entrusted in one talent. And, of course, the first servant got five of those so he is talking about perhaps more than eighty years' wages entrusted to him all at once—all at once.

Now why do I spend some time trying to make that point is that this was a significant trust that was passed on to these individuals...that the owner passed onto to them. And the owner, Jesus Christ, passes on to us a significant trust as well. Now sometimes we look at the resources we have and I think that we look at them and diminish their value but God places a significant value on what he places in our area of responsibility to manage as well.

Well, it says in the text that he gave these three servants this significant sum of money keeping with their abilities and then he left...he went away...went away for a period of time. We do not really know how long that was; in some translations, it uses the word, servant, and, in other translations, it uses the word, steward. I like the word "steward" although that word...meaning sometimes or the understanding has changed over time as well. Often the church is perhaps confused with what that word means in some settings because we will use that word or the word is used in some churches to refer to a pledge drive or a stewardship campaign. But that is not really what the word means. A steward or a stewardship is managing something that belongs to someone else. So we have stewards here, servants here that were managing something that did not belong to them. It belonged to someone else—it belonged to this owner who had left and went on a journey.

Just because the owner left did not mean that ownership had changed. You know, these servants still had responsibility to steward it until he came back. So one lesson that we can learn from this parable is the fact the owner, the lord, is owner. God is owner; He is owner overall. In fact, the psalmist in Psalm 24 says that, "The earth is the Lord's and the fullness thereof"...or everything in it. Well, as we continue in the parable, again,

three servants...three stewards, each with a different amount, although it be a substantial amount but each with a different amount, and the text says, “keeping with their ability” or “in line with their ability.” So each of the servants and each of us gets entrusted with a different amount of resources. And it says in the text that it is keeping with their ability. Isn't that interesting? So where do the abilities come from? The abilities came from the owner or the creator from God as well. You see God is Sovereign. He is in control of everything. He created all of us. In Deuteronomy 8, it says: But remember the Lord your God, for he is the one who gives us the ability to get wealth. Remember the Lord your God, for he gives us the abilities. So God gave his of these servants or these stewards' abilities and then he gave them resources in line with the abilities that they have. So a second lesson that we can learn from this parable is that he is Sovereign and he gives us the abilities. He reminds us; it is taught in many places but it reminds us in the story that he is Sovereign over everything and he gives us the abilities as well.

Well, again, we see that the owner left; he was not physically present. He went away and as depicted in the video as well, immediately the first two servants got busy working on trading and working to increase the value of the talents that were entrusted to them. But the third servant was not quite as responsible. And of course, some of us can relate. We might have been that third servant at times and not be as responsible. But the teaching is to try to encourage us not to stay there but to move on. If you look at verse 19; in verse 19, it says, “Now after a long time the master of those servants came and settled accounts with them.” Now we do not know exactly how long that was; it was a long time—it might have been a year or it might have been ten years. We really do not know how long it was but during that course of time, these first two servants actually doubled the money. The owner does return and he did expect to get an accounting from these individuals—an accountability was expected. So a third lesson that we can see from this parable is that there is a time when the Lord will return and we will be expected to give an accounting of the trust that he has emplaced with us. What did we do with what he has given us? Have we been faithful with that?

Well, in verse 20, it continues, “And he who had received the five talents came forward, bringing five more, saying, ‘Master you delivered to me five talents; here I have made five more.’ Again he doubled the money; we do not know long in verse 21. And the 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.’ So what was the first servant commended for? For being faithful—well, done good and faithful servant.

Well, the second servant, of course, he came back, he doubled the two talents that had been entrusted to him. And what did the owner say? Hey, you did pretty good...not bad for number two guy. You know, you did forty percent as well as the first guy. No, he did not say that at all. The second servant had an amount entrusted to him...it was a lesser amount obviously but it was in line with his abilities. And the Lord said: You have been faithful with what I entrusted to you. ‘Well, done, good and faithful servant.’ So a fourth lesson that we can learn is that God is looking for us to be faithful—to strive to be

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faithful with what he entrusts to us. Not with what he entrusted to somebody else but what he entrusted to me. He is looking for us to strive to be faithful.

Now we perhaps could pull some other truths out of that; there is lots of things that are there. We could talk about that third servant. One observation that we could certainly make from that third steward or that third servant is that the third servant was not faithful—was not diligent, and was not faithful. And, of course, it did not turn out too well for that servant. So again, the lessons we can see easily is that the Lord is owner, he provides us all with what we have. He is Sovereign; he gives us abilities that we have. There will be a time of accountability and he is looking in that time of accountability for us to be faithful with what he has entrusted us with.

Well, let's switch now and talk about how we might make some applications of these truths. It is a good time to do that. You know, here we are at New Years and a lot of us renew our efforts; rethink and make new goals—new plans. Research indicates about one-half of us make resolutions for the year—one or more resolutions for the year. Of course, that same research indicates that one week into the year which is about where we are at right now, twenty-five percent of us have already forgotten the resolutions that we made last week. But we do try to start afresh—start to renew. And of course, the top resolutions are some things like taking care of our physical self—diet, exercise...perhaps stopping bad habits that we might have. But then other top resolutions or popular resolutions are dealing with our finances as well—debt reduction, getting our household finances into a plan.

Well, let me tell you another story—a contemporary parable if you will. There is man that goes on a hike and he goes out into the woods. And he is hiking through the woods, and he comes across an individual that is trying to saw down a tree with a handsaw. And the guy is just working feverishly sawing away...sawing away as he is trying to saw down this tree. And the man, the hiker, watches him for quite some time and he realizes that this individual is making no progress whatsoever. So at an appropriate time, he interrupts the guy that is sawing away and he says, "You know, have you ever thought about stopping for a moment and sharpening the blade on your saw because you could make a lot better progress if you sharpened the saw...if you stopped?" And, of course, the guy that is feverishly sawing away says, "Are you crazy, man? I don't have time to stop and sharpen the saw. I am just too busy. I can't stop and do that." Well, isn't that the case with us as well? Often we don't take time to stop and sharpen the saw and, yet if we did, we could make much better progress. Whether it is doing maintenance ahead of time or praying about something ahead of time, whether it is saving for Christmas shopping before you do the Christmas shopping rather than worrying how you are going to pay for it after the fact. All would be elements, if you will, of sharpening the saw.

Well, one of the best-selling books from a few years ago, "Seven Habits of Highly Effective People", the seventh habit of those seven habits is sharpen the saw or the habit of renewal. You could also refer to this habit as a habit of self-management or habit of self-stewardship. It is taking care of yourself—sharpening the saw so you can be as

effective as you can in all aspects of your life. And I really like this habit—it is something I have attempted to apply in my own life for a number of years since I learned this kind of model. It is perhaps different than a resolution that you might make once a year. The idea is that every week you might set down to do some planning for the upcoming week—that you would like at your calendar and then you would look at these different areas of your life and say, “What am I doing in these different areas of my life?” And the author lists four areas for you to consider. What am I doing in those four areas of life to renew myself—to sharpen the saw.

Of course, the first area is the physical area where a lot of us make resolutions. And you know it really is an appropriate area for many of us to make resolutions—to make renewal steps each and every week. I Corinthians 6:19 is referenced in your notes: It says, ‘...do you not know that your body is the temple of the Holy Spirit that you have from God. You are not your own, for you are bought with a price So glorify God with your body.’ So as we take steps to renew ourselves, to make ourselves as physically as strong and healthy as we can do recognizing again that we do not have complete control over everything but taking the steps that we can do, we are actually being good stewards of the body that God has given us. You know what those things might be—diet, exercise, whatever that might be.

We also might take steps to renew in the social or emotional dimension—in our relationships with those around us. Galatians 6:2 tells us to “Bear one another’s burdens, and so fulfill the law of Christ.” So as we would set a renewal objective, if we would look forward to this next week, what could I do to improve those relationships...those points of connection that I have around me whether that is with family, co-workers, neighbors or what? It might be helping your neighbor with a chore that they are not capable of doing. Husbands, it might be, you know, be picking up your underwear before your wife asks you to pick up your underwear. It is amazing how many points that can score. Or if you don’t, how many points or scores the other way, right? You see, sometimes, it is small things that are the renewal efforts rather than making this huge step; but you make a small step this week and then you make another step next week.

You could also look for renewal in the mental dimension as well. And again, you can see a couple of scriptures referenced there: Romans 12:2 tells us to, “Do not be conformed to this world but be transformed by the renewing of our mind.” So what could we do to renew our mind this week? It might be reading a book or something like that. It might be signing up for a class at our Classes Kiosk out here and starting to take a class to help engage ourselves and stretch ourselves mentally as well.

And another dimension, the fourth dimension of our lives is the spiritual dimension as well. In II Peter 3:18, it says, “Grow in the grace and knowledge of our Lord and Savior, Jesus Christ.” So once again, what might you do this week to grow spiritually? Well, again, it could be signing up for a class, it could be signing up or recommitting to a service team here to help serve other people in the community of faith; it might be signing up for and investigating a Small Group or recommitting to a Small Group as you

begin the year. But I encourage you to sharpen the saw as we go forward into this New Year whether you call them resolutions, goals or whatever—too work a little bit each week on every one of these dimensions.

And of course one of these dimensions that we do not want to forget is this personal finance dimension as well. I think this area actually does transcend all of these four dimensions. As we deal with our finances, it affects us mentally, physically, emotionally and spiritually as well. Notice there are more than 2,200 verses that deal with money and possessions in Scripture—more than almost any other topic. And why so many scriptures? Why would there be so many scriptures? I would suggest that it is because money is linked to our heart. In Matthew 6 when Jesus is talking about what we call the Sermon of the Mount, Jesus says, “For where your treasure is, there your heart will be also.” “For where your treasure is, there your heart will be also.” We cannot separate our heart from our money. And Jesus is very, very, very interested in our hearts. So lots of guidance, lots of scriptures that are given to help us to be the best steward we can be of what he has entrusted us with.

And I know that people get nervous when a pastor starts talking about money and church, you know, it is like, OK, let me grab my pocketbook or hold my purse real tight here so that something does not sneak out of there. But isn't it interesting in this Parable of Talents that we looked at the first part of the message, Jesus teaches us this story and he doesn't once mention giving. He is talking about being a good steward of what you have and he is looking to help us be the best, most faithful steward that we can be. He is looking for faithfulness and stewardship. And that is something that we, here at Crossroads, have been attempting to help everyone that attends here to be the most faithful steward that they can be so that all of us can be greeted by the Lord, “Well done, good and faithful steward.”

Now we have done this in a number of ways at Crossroads over the years. We have had a variety of seminars and workshops that we have taught. We have had Small Group Bible study topics and equipment that we have allowed, DVD programs, so that the Small Groups could work through it. And we are just starting here, this winter, the Dave Ramsey program. You know, if you are sitting on the fence about this, I encourage you to get into that program. It is just a great program and it will help teach you the biblical principles as well as the practical applications to help you to be the best steward you can be.

Another way that Crossroads has attempted to serve you to be the best steward you can be is through financial coaching. We have a number of financial coaches that work behind the scenes that you often do not see but we have a slide with their pictures on so you can see who some of these individuals are. Often it is me that people see or they think I am the only one but actually I do very little of the coaching myself. It is done by these people who have been trained in the biblical principles. They pray with you and they pray for you. They help guide you and everything that they do is both free and confidential. They do not come back and tell the pastoral staff or anybody on staff what

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is going on as they are meeting with you. It is confidential between you and them. They are seeking to give you help. And it is just a great thing. You can get access to financial coaching at the Connect Kiosk—just a card that you sign and put in the black box. And that is perhaps something that could help you stay on the right track.

And then we have also taught the money map over the years as a way to help you grow in being a faithful servant. Many have heard me teach and explain this money map in-depth over a number of weeks, over three years it has been. But the money map is a very effective, visual tool to help you step by step to go from where you are today on a destination, on a journey towards being free to serve the Lord. The money map has multiple destinations. And like a GPS might do in your car if you have one of those, you know, if you look at the money map and start striving to apply the steps that are included in it, if you get off track, it will tell you to recalculate. You know, to help you get back on track. And as we begin 2011, you know, some of us need to recalculate in our financial world and our financial life to get back on track towards the journey to be financially free.

I have had a number of people that have come up to me in the past three years since we really taught this in detail and tell me how they have worked through these steps and in the midst of hard, challenging times, they have seen how the Lord has provided and given them peace in taking care of them and carried them through these difficult times. So if you do not have a money map or have lost one, we have a few of them at the Connect Kiosk and you could pick one of them up at the Connect Kiosk following the service.

Well, let me spend a few minutes just talking about the first few destinations—the first three destinations on this money map because that is where most of us find ourselves in. And destination number one—it is called the initial emergency savings and spending plan. So there is really two parts to this—developing a spending plan and getting that initial emergency savings which initially is one thousand dollars. That is what we look for. Now in Proverbs 21:20 in the Living Bible, it says, “The wise man saves for the future but the foolish man spends whatever he gets.” Who saves for the future? The wise man saves for the future.

Well, you begin the money map at the first destination that you have not completed so if you do not have that thousand dollars in your emergency fund, then you need to work on that fund even though you might be in destination three or four or something else if you look at the money map. But if you do not have that emergency fund in place, you need to work to get that restored or back in place. Dave Ramsey would tell us that we need to go on a beans and rice diet to do whatever to make that focus to get that thousand dollars in place—that we stop every other spending that we can until we get the thousand dollars. We get a part-time job, we have a garage sale, we do virtually anything possible to get that thousand dollars. And why is that? Well, the idea is, is so that is present so when the emergency comes, we can rely on God’s provision rather than turning to credit cards which many of us have done without any thought over the years.

Now let me just give you a little spiritual insight if you will into this whole emergency fund because sometimes, it seems, this isn't spiritual—what's he talking about? You know, God provides for all of our needs. You know that he is providing for your car breakdown today that is going to happen, you know, in six months or whenever it is going to happen. You know, we are going to have a water heater that is going to break or whatever it might be that is going to happen months down the road and God is providing for that today. We need to put that provision away in an emergency fund so when that breakdown of a car or water heater or whatever it might be, we can say, thank you, God, for providing for me. He is providing for us today because He is not surprised by an emergency. You know, I am surprised when the emergency happens—when the car breaks down. I say, darn, why did this happen? But I can say, well, thank God, that he gave me the thousand dollars six months ago so I had it put away so I can get the car fixed.

The second part of destination one rather is the dreaded B word, the budget word or spending plan. We need to develop a spending plan and certainly a written plan is best. Proverbs 21:5 in the New Living Translation says, "Good planning and hard work leads to prosperity but hasty shortcuts lead to poverty." You know, we again try to help you with tools to help you get a spending plan in place as well and we have some tools that are available on our website. If you go to Crossroads website, [www.crossroadswired.com](http://www.crossroadswired.com) and in the upper right hand corner of the website, there is the home page. There is a selection that says donate/financial freedom. If you select that particular selection, it will take you to a page that has donations and as you scroll down, there is a selection for financial freedom at Crossroads. If you select that, it will bring up the third page and that third page has a number of worksheets that you can either download as Excel files that are interactive with interactive formulas or pdf where you can just print them and then write on them with pencil or pen and write out a budget, whatever is most convenient for you, but those tools are available and you can access them anytime right from our website.

Destination number two is where we work to pay off our credit cards. We have a plan in place; we have an emergency fund in place/started in Destination number one, now we strive to pay off our credit cards. We recommend that you use the debt snowball process and if you are not familiar with that, you can meet with any one of our financial coaches and they can help you set up a debt snowball, a debt repayment plan. And then we strive to increase our emergency spending from one thousand dollars to one month's living expenses. In Proverbs 22:7, it says, "The rich rule over the poor and the borrower is a slave to the lender...the borrower is slave to the lender. The borrower is slave to the lender." Say that with me, "The borrower is slave to the lender." You see, God wants us to be free from slavery. He wants us to be free so we can be free to serve him in whatever way, so he desires for us to strive to live a path, to walk a journey, to recalculate in 2011 to be totally debt free...totally debt free. So we start here with the credit cards.

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Then in destination number three, after we have the credit cards paid off, that is where we start working on the rest of consumer debt. And we strive to pay off the rest of our debt that we might have, our car loans or whatever other consumer debts we might have. Romans 13:8 says “to owe no one anything.” And I like Proverbs 21:5 in the Living Bible, it says, “Steady plodding brings prosperity.” Hasty speculations bring poverty. Steady plodding...steady plodding..steady plodding. That as you apply these principles, as you live on a plan over time, as you save regularly over time, as you learn to live a life of avoiding debt over time, you end up living a life of prosperity free to serve the Lord. It is like, if you will, a slow cooker, crock-pot cooking, rather than microwave. This does not happen immediately overnight; it happens over a series of weeks and months—is what it happens over. But it can be done. I have seen numbers and numbers of people right here in our community of faith that have been able to enjoy increased freedom as they have walked the steps along the money map.

Well as I mentioned we have a few free money maps— you can pick up one at the Connect Kiosk as you leave. Financial coaching is available and we also have classes like the Dave Ramsey Financial Peace University. All of these tools are intended to help you so you can be the most faithful servant, the most faithful steward you can be so the Lord will greet you, “Well done, good and...faithful servant.” So whether you call them resolutions, goals, whether you sharpen the saw as I referred to it as, I encourage you to take a step this week to renew yourself in 2011. Look at all the dimensions of your life, all aspects. Picking up your underwear, guys; taking a class, reading a book, recalculating in our finances. These are all aspects of us being the best steward that we can be with what God has entrusted us with.

Just one last plug for the classes that are available. Again, Deering mentioned we have a number of great classes. Several of them are starting this week so you need to sign up this weekend to be able to get in on those. Tim has a class on Reformed Theology. Deering is teaching a class on comparative religions. There are Beth Moore classes as well as the Financial Peace University and also some one-week or one meeting time workshops that you can consider. Consider what is right for you.

Next weekend, Pastor Tim will be back up here. He is going to begin a new teaching, “This is Crossroads”. I am looking forward to that. Won’t you join me in a word of prayer?

Father God, we thank you for this day. This is the day you have made. Yet we look at clocks and calendars and we have a new year and a new year encourages us to assess and re-evaluate and so, as we do that Father, encourage each one of us to renew in 2011. Encourage each one of us to recalculate on our journey financially as well. Give us the wisdom. Give us the direction for us to be encouraged and then understand what is the next step that each one of us should take so that we can be greeted by you one day, “Well done, good and faithful servant.” In Jesus’ name. Amen.

Have a great week and we’ll see you back here next weekend.

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