

# Investing Talents

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A teacher, a doctor, and a lawyer all die and end up at the Pearly Gates. St. Peter meets them and says, "You each have to pass a short test before I can let you in." Peter turns to the teacher "Name of the famous ship that hit an iceberg and sank." The teacher says, "The Titanic." "Correct." Next Peter asks the doctor, "How many people died on the Titanic?" The doctor, a trivia buff, says "1,523." "Correct." Then Peter turns to the lawyer "Name them."

## HEAVEN'S TESTS

The theology on that is lacking, but there are two tests you have to take before you enter Heaven. The first is an entrance exam. It has only one question:

- What did you do with My Son?

I am the way and the truth and the life. No one comes to the Father except through me.  
*John 14:6 NIV*

That's it for the entrance exam. Not how many good works you did or how much theology you knew.

- Did you put your faith in Jesus as your savior and lord?

If you pass that exam, next is a performance review. The Apostle Paul penned these very sobering words:

If any man builds on this foundation [of Christ] using gold, silver, costly stones, wood, hay or straw, his work will be shown for what it is, because the Day [of judgment] will bring it to light. It will be revealed with fire, and the fire will test the quality of each man's work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames. *1 Corinthians 3:12-15 NIV*

Every believer will have his or her life examined. Our lives will be evaluated, and our reward in heaven will be affected by how we do on this review.

The first exam was one question: What did you do with my Son? This second will also be one question:

- What did you do with My stuff?

Because everything is God's stuff. All that we have is a gift from God. Nothing is really ours; so we must hold it with an open hand, knowing we cannot hang on to anything. It is all fleeting.

Naked I came from my mother's womb, and naked I will depart. *Job 1:21 NIV*

God blesses us with children to remind us how fleeting things are. My parents had a nice collection of dad's pottery until my sister and I came along. We left very little for my little brother.

- My parents are now getting their revenge, through my kids.

- What we think we own is simply a loan.

God has basically loaned three things: time, talents, and treasures. Earlier this year I talked about investing our treasure in God's kingdom, through our offerings.

- Today, we'll talk about investing our talents.

## TALENTS

A talent is an ability you're born with. God gave it to you; you don't own it, you don't deserve it, you didn't work for it.

Q Do you know where the word "talent" came from?

In the NT, a talent was unit of money. How much was it worth? The standard pay for a day's labor was one denarius. One talent was worth 6,000 denarii. That's 23 years of labor. Based on minimum wage, it was worth over \$350,000.

- In the parable of the man who owed 10,000 talents, the amount was meant to be ludicrous.

In His most famous "talent" story, Jesus tells of three servants who were given talents to invest for their master. Ironically, or perhaps intentionally, this parable teaches us a lot about what God expects us to do with our abilities and talents, and hence it prepares us for heaven's performance review.

Again, [Kingdom of Heaven] will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. *Matthew 25:14-15 NIV*

Now imagine that you're the two-talent, or worse, the one-talent guy, and you're looking at the five-talent guy. This doesn't seem fair! And neither does God's distribution of talents. I have recently been reading a book called "21 Indispensable Qualities of a Leader," and I only have 4-5 of those "indispensable" qualities. Does that make me 1/4 of a leader?

Sometimes, I feel like I'm one of the two-talent guys: I'm a decent speaker and I'm pretty good with people. But then I look at Bruce, He can speak well, he's good with people, AND he's creative, AND a genius, AND he tans well!

- That's more of a gift, but, I really want it!
- I am the whitest white boy I know!

These stage lights make it even worse. Several people have thought I was sick because I'm so pale. I've been trying out tanning lotions so I don't look ghoulishly white up here.

- If you ever see me a nice shade of orange, you'll know why!

It's easy to compare ourselves to those around us and think that we can't compete. It's easy to think God is unfair. But in this parable, Jesus has good news for us two-talent folks. See if you can find it.

After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. "Master," he said, "you entrusted me with five talents. See, I have gained five more." His master replied, "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!" The man with the two talents also came. "Master," he said, "you entrusted me with two

talents; see, I have gained two more.” His master replied, “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!” *Matthew 25:19-23 NIV*

There’s something very profound in these verses; did you see it?

Q Who receives greater praise, the one who earned five extra talents or two extra?

- Neither – they both received the exact same praise.

“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. *Matthew 25:21, 23 NIV*

Like this master, God is not so much impressed by the net amount we accomplish.

- God is interested in what we do with what we were given.

Let’s face it: God does not need our talents. He can accomplish everything quite nicely by Himself. He wants to see how faithful we will be with His stuff, no matter how much or how little.

## **RATE OF RETURN**

Everyone one of us, from the five-talent people to the 2-talent people, will face one of two temptations that hinder us from investing our talents well, and this principle address both of them:

The temptation of the two–talent person is comparison. If you feel under talented and compare yourself to others, remember:

- God is more pleased by the rate of return than the net. [photo]

The temptation of the five-talent person is complacency. If you feel talented and are prone to coasting, remember:

- We don’t get credit for having talents, only for using them.

In heaven’s performance review, the question will not be how much did you do. It will be “What was your rate of return?”

Imagine that the five-talent servant only earned three talents and the two-talent servant earned three, so they netted the same.

Q Who do you think would have received the greater praise then?

I am convinced that in heaven many two-talent people will receive greater honor than many five-talent people, because they had a much better rate of return.

- This knowledge should both drive and encourage us all.

## **REWARD, NOT SALVATION**

No matter what we do or don’t do, God’s love for us doesn’t change. We are His dearly beloved – we never act to earn His love. Every believer will be welcomed into heaven. Every one of us will be graciously and lovingly welcomed home. But not every one will be told “Well done, good and faithful servant.”

## BURIED TALENT

And that leads to the last servant, the one-talent guy:

Then the man who had received the one talent came. "Master," he said, "I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. "So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you." His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest." *Matthew 25:24-27 NIV*

God has made an investment in you: He created you and gave you talents. And God expects a return on His investment. You only have three choices:

1. **You can waste His talents**, hiding them in the ground and never using them: God calls this laziness.

This one hits close to home: It's just so much work. I usually call it busyness, but it's laziness to consume myself with trivial things to avoid investing my talents for God's kingdom.

- It's laziness to assume that someone else will do it.

2. **You can spend His talents**, using them only for your own benefit: God calls this wickedness.

God gave us these talents, and for us to use them only for ourselves is stealing from Him. God didn't put you or me on earth just to live for ourselves.

- If we don't serve others with our talents, we're out of balance.

3. **You can invest His talents**, and there are four investment tips I want to close with.

1. Acknowledge and appreciate them.

God has given everyone talents; you're God's gift to this church and those around you. Rather than complain about what He gave you, and thank Him for what He wants to accomplish through you.

2. Develop them.

An undeveloped talent is a buried talent. If you do not use your talents, you lose them.

- Q How many of you had music lessons at some time?
- Q How many of you are still playing that instrument? Well?

3. Take risks.

How many of our talents go underused because of fear of embarrassment or fear of failing. Better to attempt something great and fail, then attempt nothing and succeed.

- Failure is an education; some are better educated than others.

4. Spend wisely.

The greatest use of your talents is to invest them on something that will outlast your life. Spend them, on things that last. And what outlasts this life? God and people, that's it.

- But how do you find the time to spend your talents on others? Next week we will talk about how to invest your time.