

* The Heights Baptist Church *
* Topic: Giving * Scripture: Matthew 25:14-30 * 3/2/25 *

MAIN POINT

God has blessed us with many resources in this life, including time, talents, energy, spiritual gifts, money, and material possessions. God has made us stewards over these resources, giving to us both a responsibility and a future reward based on how we use them.

INTRODUCTION

Did you grow up in a house where sacrificial giving was modeled for you? How did your upbringing impact your relationship with money?

How we use our time, money, and talents reveals what we value. As part of the body of Christ, we are called to sacrifice these areas of our lives to serve God and others. Living generously should be a natural result of God's blessing in our lives. Remember, Christ sacrificed His life for us.

Note to study leader: Our current three-week sermon series has been looking at our vision and mission at the Heights Baptist Church. In this third lesson, we will be looking at our giving, which can be viewed as an engine that assists us in carrying out our vision and mission as a church.

UNDERSTANDING

ASK A VOLUNTEER TO READ MATTHEW 25:14-18

The parable of the talents is included in Jesus' teachings dealing with the signs of His second coming (Matt. 24:36– 25:46). This wealthy man went on a long journey and left significant resources under the management of his servants. When he (Jesus) finally returns, he will settle the accounts of his servants (individual members of the church).

What do the talents represent in this parable?

Since a talent was equal to about 6,000 denarii, and a denarius was a day's wage for the average worker, it would take an average worker about 20 years to earn the equivalent of one talent. This parable isn't just about money. God wants us to use everything He has delegated to us—our time, spiritual gifts, possessions, abilities, and opportunities—for the advancement of His kingdom.

ASK A VOLUNTEER TO READ 2 CORINTHIANS 10:12

You might be in the group of people with whom God has given five talents, or the group with three, or the group with one. How might you be tempted if you compare yourself to others? How does what is taught in this parable in Matthew 25 help us in this area?

We ought not to fall into the trap of comparing our weaknesses to the strengths of others, creating a cycle of discouragement. God is the one who determines how many talents we receive. Each is commended and rewarded for faithful service. We should do what God created us to do at the level of effectiveness He enables us to achieve without comparing ourselves to others.

How did each of the servants handle the talent(s) the master gave to them?

The first two servants put their talents to work, doubling their money. The third servant dug a hole in the ground and hid his master's money (v. 18).

What would it look like for you to “bury” the time, talents, energy, spiritual gifts, money, and material possessions God has given you?

ASK A VOLUNTEER TO READ MATTHEW 25:19-23

The master gave his servants a long time to work with the talents he had given them. God gives us time to develop and make the most of what He's given us. But we need to put it to work immediately as the first two servants did, and then we need to keep at it when times get tough. We can't throw in the towel every time we get discouraged in serving God. We must not quit when we fail or when our efforts go unappreciated. God will reward faithfulness.

Looking at the timeline of this parable, at what point in the parable are we living in right now?

We are living during the “long time” in verses 16-18, choosing how to use the talents the master has given us, awaiting his return in verse 19.

In the process of earning “five more” and “two more,” the servants risked losing some of it. How might we perceive it as risky to invest in God's kingdom?

Note their threefold reward (vv. 21,23). First, the faithful servants received their master's praise: “Well done, good and faithful servant.” This was the greatest reward. Second, they received greater responsibility: “You have been faithful over a little; I will set you over much.” God rewards faithfulness with increased opportunities for service. Third, the faithful servants were invited to share their master's joy. This could mean that they were invited to join in a feast given at the master's return, or that they shared with him the joy over a job well done.

Do you want more responsibilities as a reward for faithfulness? Explain.

How do these rewards motivate you?

ASK A VOLUNTEER TO READ MATTHEW 25:24-30

What bad choices did the third servant make?

The third servant claimed to know the master (v. 24). Based on his actions, do you think he knew his master as well as he said? Explain.

How might the way we view God affect how we invest our lives in God's kingdom?

Our willingness to invest in the kingdom is tied to our relationship with the King. When we are convinced that God is good, gracious, and giving, we will be more willing to invest everything that's been entrusted to us for the sake of His kingdom. And when we have a true relationship with Christ, his Spirit produces fruit in our lives.

ASK A VOLUNTEER TO READ 2 CORINTHIANS 9:1-5

Paul sought to help the Corinthians gain the proper perspective on giving. He realized they needed to move beyond their good intentions to action because the time to deliver the offering to Jerusalem was drawing near. Paul hoped to lead the Corinthians to give as a ministry and to set a positive Christian example.

What do these verses teach us about our giving?

Paul said it was unnecessary for him to write to the Corinthians about the offering for those in need in Jerusalem. Why, then, did Paul go ahead with this reminder about the offering?

Paul did not want the Corinthian Christians to give out of embarrassment, fear, or guilt. Instead, he wanted them to see their giving as a ministry. Paul had used the Corinthian church as an example. The Corinthians' zeal stirred up most of the Macedonian believers to the kind of giving described in 2 Corinthians 8:1-5. So, he encouraged them to give, but neither he nor anyone else would force them. Again, Paul hoped to lead the Corinthians to give as a ministry and to set a positive Christian example.

ASK A VOLUNTEER TO READ 2 CORINTHIANS 9:6-15

What words in these verses describe the attitude about giving that God will honor?

In this passage, Paul taught how Christian giving is to be done. Believers are to give generously and cheerfully. Giving will be neither generous nor cheerful if givers are anxious about meeting their own needs. Christians may have reasoned that the more they gave, the less they would have, and the more likely they would become dependent on the giving of others.

How do you interpret the promise of good return for your giving? Have you experienced this?

Paul was not saying that we give with the motivation being to get rich. On the contrary, when one's giving is an expression of God's grace, God may provide more to the giver, who then will be able to give even more. In the end, God expects His people to joyfully invest their financial resources in ways that will endure for eternity. God loves a cheerful giver because He is a cheerful Giver. Paul's appeal to the Corinthians to help poor believers in another land was an opportunity to learn firsthand the delight that accompanies the grace of giving.

What is one of God's purposes in providing the giver everything he/she needs?

How is thanksgiving and glory to God produced by your giving?

Paul reminded the Corinthians that God will meet their needs as they followed His leadership in meeting the needs of others. One obvious way the Lord provides for His people is through one another. When God's people happily render the service of meeting one another's needs, the result is thanksgiving to God as those receiving gifts from other believers recognize His hand at work and thank Him.

APPLICATION

ASK VOLUNTEERS TO READ MATTHEW 6:24 AND 1 TIMOTHY 6:17-19

Matthew 6:24 tells us we can't serve both God and money. This tells us that we as human beings are not capable of straddling the fence in this area.

Based on the verses from 1 Timothy 6, what is one of the reasons God blesses us with wealth? What cautions and attitudes are we to have with our material blessings?

Is God calling me to be more involved with giving to better support our vision and mission as a church? (if time allows, possibly openly brainstorm in your class how this may be accomplished based on the lessons the last 2 weeks.)

Is there an area where you need to change either your attitude or actions in investing our time, talents, spiritual gifts, and resources so that one day Jesus will say to you, "Well done, good and faithful servant"?

Is there someone with whom you can generosity share with this week in the name of Jesus (Matt. 10:42)?

PRAYER

Give thanks to God for the spiritual and material blessings he has provided us with. Pray that our attitude in giving would be one of giving generously and cheerfully, not reluctantly. Pray we would not squander our opportunities and selfishly use our God-given resources. Pray that we would be good and faithful stewards. Also pray that our stewardship would ultimately glorify God and bring others into His kingdom.

COMMENTARY

MATTHEW 25:14-30

25:14-15. Matthew inserted the parable of the talents in a section of other teachings dealing with the consummation of God's kingdom (24:36–25:46). In the parable of the talents, Jesus challenged His followers to invest all that God has entrusted to them to advance His kingdom. He taught that living in God's kingdom includes waiting, but it is an active waiting, where people are provided resources by God, are expected to put them to use, and will be judged on their faithfulness.

Verse 14 begins with the word for, tying this passage to the previous parable of the 10 virgins (25:1-13). While the King James Version inserts "the kingdom of heaven," other translations simply have it, pointing back to the "kingdom" of heaven" in verse 1. This parable about the coming kingdom of God deals with a man going on a journey.

The master, before traveling, called his servants and entrusted to them his property. During Jesus' day, wealthy landowners often entrusted their property, possessions, and affairs to their trustworthy servants. These "bond slaves" enjoyed considerable authority and responsibility. The remainder of verses 15 through 18 highlights three important principles regarding the talents God gives to us today.

God grants resources to his people as he chooses. It is not up to us to determine how much we receive. The master called three of his servants. Each was given an amount of a financial asset: To one he gave five talents, to another two, and to another one. A talent was a very large sum of money, worth about 20 years of a laborer's wages.

God determines who receives what resources and the amounts. While all of us are equal in terms of our potential to have a relationship with God, this parable suggests that functionally God treats some different from others. This point is made clear by the detail of the master giving the three servants different amounts of resources. They received five, two, and one talent respectively to each according to his ability. The master knew ahead of time the trustworthiness of each servant and acted accordingly. He determined who would receive how much. The same is true with God. He is sovereign, and we are not. In essence, God can do as He pleases, because He is God.

25:16-18. Finally, God expects the assets He provides to be put into use. The master expected that the servants do more with the money than simply hold on to it. He obviously intended they would treat it as he would, utilizing it in such a way that he might receive a gain on his investment when he returned. Two obeyed. One did not. The first two servants wasted no time in obeying the master's expectation to use their talents. They traded with them, probably setting up some businesses and working to earn more capital on their invested talents. They took a certain amount of risk—they could have lost the money entrusted to them—but reaped reward for their master in doing so. All believers should willingly make wise, faithful investments with their resources, trusting God to provide a return on their investments. The third servant acted in exactly the opposite manner. He went and dug in the ground and hid his master's money. By doing so, the servant chose a route that was (1) less work, (2) less time-consuming, and (3) less risky.

25:19-20. This next section of the parable makes another important point about God giving assets: the master returned after a long time, and settled accounts with his servants. This story demonstrates God's expectation for his servants to put their talents to use. The stewards given five and two talents demonstrated faithful use of their resources in expectation of increase. The commendation God gave

them was the same. God's criterion for reward is based on we do with what God has given us, not how much we have or how we compare to others.

25:21-23. First, each faithful steward was told, "Well done, good and faithful servant" No doubt the servants gladly received the master's commendation. Second, the master gave them greater responsibility. Following the commendation, the master continued, saying to both servants: "You have faithful over a little; I will set you over much." As a result of their faithfulness to their master, each servant was promised greater opportunity and responsibility in the future. Third, the master invited them: "Enter into the joy of your master." Both servants heard the same excited injunction to share their master's joy. This joy was the subjective possession of the master in which he then invited the faithful slaves to participate.

Scripture makes clear that all people will face God's judgment after death (Heb. 9:27). The fate of unbelievers will be based on their failure to repent of sin and receive Jesus as Savior, especially considering God's blessing them throughout their everyday lives with gifts of natural abilities and resources. Christians will be judged based on their works for God after experiencing salvation and rewarded accordingly. Paul claimed, "If anyone builds on the foundation with gold, silver, costly stones, wood, hay, or straw, each one's work will become obvious, for the day will disclose it, because it will be revealed by fire; the fire will test the quality of each one's work" (1 Cor. 3:12-13).

25:24-25. What about those who don't act faithfully? We can safely assume the third servant would have heard the same commendation had he exercised faithful service. But he chose to act on fear. So he suffered judgment both for his faithless attitude and bad action. He sought to excuse himself and blame the master! He first asserted, Master, I knew you.... But his attitude and actions reveal he did not know his master. Notice the harshness in the third servant's justification of himself. He first called the master a hard man. "Hard" translates the Greek scleros (we get "arteriosclerosis" from this, which means hardening of the arteries). "Hard" can mean harsh, strong, over-bearing, oppressive, cruel, and merciless. He accused his master of greed and exploitation of others by reaping where you did not sow, and gathering where you scattered no seed. What might lie behind such an accusation? He did state, I was afraid. Whether his unfaithful actions were due to an inadequate knowledge of his master, fear, or spite, they demonstrate he did not have an intimate relationship with his master, and the master passed judgment on him.

25:26-27. The master responded to the unfaithful servant in four ways. First, the master identified the man as a wicked and slothful servant! The servant's problem was both moral and behavioral. This contrasts with the first two servants, who chose to behave in ways that were "good and faithful." Second, the master turned the servant's words back on him. The master does not agree with the servant's assessment of his master's character, but rebukes him, saying that the least he should have done is deposit the master's money in the bank where he would have received his money back with interest.

25:28-29. Third, the master declared, Take the talent from him. If he had been upset that another had five talents to his one, imagine having that single talent given to his perceived rival!

25:30. Fourth, the master pronounced the most severe punishment. This worthless servant was to be thrown into the outer darkness where there will be weeping and gnashing of teeth. The expression "weeping and gnashing of teeth" refers to the result of God's judgment. In addition to verse 30, the expression "weeping and gnashing of teeth" occurs five other times in the Gospel of Matthew (8:12; 13:41-42; 13:49-50; 22:12-13; 24:48-51).

2 CORINTHIANS 9:1-15

In 2 Corinthians 8, Paul encouraged the Corinthian believers to follow through on their earlier intentions to participate in an offering for impoverished believers in Jerusalem. He indicated that participating in the offering would demonstrate the Corinthians' love for fellow believers as well as validate Paul's boasting about them. Paul sought to help the Corinthians gain the proper perspective on giving by describing the offering he was promoting as a ministry to the saints. Contributions would meet genuine needs of believers living in Jerusalem. Paul indicated that his writing to the Corinthians about the offering was unnecessary. After all, the Corinthians had known about the offering for some time. Also, Titus would be with them to provide any further information they needed on the subject (8:16-17). Nevertheless, some time had passed since the Corinthians' initial commitment. Paul realized they needed to move beyond their good intentions to action because the time to deliver the offering to Jerusalem was drawing near.

9:1-5. The Macedonians lived in the province north of Achaia, the province in which Corinth was located. Evidently what Paul had written in 1Co 16:1-4 had met with an enthusiastic pledge from the Corinthians. He had learned about this and boasted of the Corinthians' zeal to the Macedonian churches. This had become a factor in the generous offering for Jerusalem that Paul had already received from Macedonia (8:1-4).

Paul did not want the Corinthian Christians to give out of embarrassment, dread, fear, or guilt. He presented the opportunity in a positive manner by showing their giving to be a ministry. He reminded them that they earlier had viewed it as a ministry and that they had been enthusiastic about providing help. Paul had used the Corinthian church, therefore, as an example when he presented the need for the offering to the other churches of Achaia. The Corinthians' earlier eagerness to participate had led him to brag about them to the Macedonians. The Corinthians' zeal also stirred up most of the Macedonian believers to the kind of giving described in 2 Corinthians 8:1-5. Paul's boasting about the Corinthians to the Macedonians conveyed two ideas. First, it expressed his confidence in the Corinthians. Second, his boasting was a mild reminder that, while the Corinthian church started their giving before the Macedonian churches, the Macedonian churches completed their offering first. The offering of the Corinthian church had yet to materialize, putting their expressed intentions in doubt.

9:3. In 2 Corinthians 8:16-23, Paul mentioned some who would help deliver the offering to Jerusalem. These were the brothers, the ones who probably would organize the collection of the offering, having it in hand at Paul's arrival. He did not want his bragging about the Corinthian believers to prove empty. The brothers were sent ahead to ensure that the offering would be ready.

9:4 Paul appealed to the Corinthians' sense of integrity to keep their promise of a generous gift.

9:4-5. Paul wished to avoid having some Macedonians arrive with him at Corinth only to discover that the positive example Paul had made of the Corinthians had not been lived up to. If the promised offering had not been collected, both Paul and the Corinthian believers would be terribly embarrassed. Paul also did not want the collection to be perceived by the Corinthians or the Macedonians as one grudgingly given. Paul encouraged them to give, but neither he nor anyone else would try to force them. Paul hoped to lead the Corinthians to give as a ministry and to set a positive Christian example. Twice in verse 5 Paul referred to the collection as a gift. In classical Greek, the word translated gift and also as generous gift refers to "fine speaking" (hence our word "eulogy"). In the New Testament, the word normally refers to a "blessing."

Paul intended to arrive in Corinth after Titus and the two brothers arrived, by which time the collection would be ready for him to take to Jerusalem. This is in fact what happened, as noted in Rm 15:25-27 (which was written from Corinth). The phrase a gift and not... an extortion may be translated literally as “a blessing and not a [matter of] greed.” In other words, the giving was to be done because this would benefit others, without the givers thinking of getting back something material in return.

9:6 The words sparingly... sparingly... generously... generously state a principle that is proverbially true, based on common agricultural experience. Here it is applied to financial matters but see Lk 6:38; Gal 6:7-9.

Some Corinthian Christians may have reasoned that the more they gave, the less they would have and the more likely they would become dependent on the giving of others. Paul explained how the grace of giving operates in the lives of those who trust in God. A farmer reaps in proportion to what he sows. A wise farmer sows generously in order to reap generously. He was not advocating that we give so we can get rich. On the contrary, one’s giving is an expression of God’s grace.

From a human perspective, the more one gives, the less they would have and the more likely they would become dependent on the giving of others. Paul explained how the grace of giving operates in the lives of those who trust in God. A farmer reaps in proportion to what he sows. A wise farmer sows generously to reap generously. He was not advocating that we give so we can get rich. On the contrary, one’s giving is an expression of God’s grace.

9:7. Generous giving is not to be done haphazardly but purposefully. Each person should do as he has decided in his heart. The word decided indicates a choice and could be translated “purposed.” Again, Paul made clear he was not trying to compel the Corinthians to give. Individuals are responsible to God for their giving. Some Christians give but fail to practice Christian giving. Out of regret is literally “from sorrow.” The phrase describes a person who grieves over the loss of what was given rather than rejoices over the ministry it renders. God loves a cheerful giver. Why? Because God is a cheerful giver. Cheerful translates a word that basically means “merry” and is used to indicate the idea of willingness.

9:7 Christian stewardship, like other good works, flows ideally from a heart of love for God and others rather than from a sense of duty (Mt 22:37-40).

Some Christians give but fail to practice joyful, generous Christian giving from the heart. Out of regret is literally “from sorrow.” The phrase describes a person who grieves over the loss of what was given rather than rejoices over the ministry it renders. God loves a cheerful giver. Why? Because God is a cheerful giver. Cheerful translates a word that basically means “merry” and is used to indicate the idea of willingness.

9:8. God alone is able to make every grace overflow to you. God is not a miser. If He were, the Corinthians prudently should have hoarded all of their resources and given nothing away. God is, however, a generous Provider. Paul reminded the Corinthians that God is capable of meeting their needs as they followed His leadership in meeting the needs of others.

A form of the Greek word for “all” is used four times here, translated as every grace... every way... everything you need, and every good work. A closely related word is translated always.

9:9 This quotation of Ps 112:9 is taken from a song about those who fear the Lord by living lives of righteous obedience to Him, extolling them to give to the poor.

9:10-12. Paul illustrated his point by quoting from Psalm 112:9. He planted widely and gave generously to poor people. Paul stressed that God is the One who provides seed for the sower and also provides enough for the sower to have bread for food. Paul reminded the Corinthians that the Lord would provide for their needs and also would multiply their resources so they would increase the harvest of righteousness. One obvious way the Lord provides for His people is through one another. When God's people happily render the service of meeting one another's needs, the result is thanksgiving to God. Those receiving gifts from other believers recognize His hand at work and thank Him.

9: 13 The impact of the Corinthians' gift to the poor believers in Jerusalem would go far beyond Jerusalem. Other congregations would learn about it and praise God for the generosity of the Corinthians. Christian stewardship is one important way to acknowledge the truth of Christ's gospel before others. For other instances of Paul's use of "confess" or confession, see Rm 10:9-10; 1Tim 6:12-13.

9:13. Through the proof of this service is explained in the rest of this verse. The Macedonian believers had proven themselves to be genuine believers by giving despite their affliction and poverty. The Corinthians would prove the genuineness of their faith in Christ by giving out of their abundance. Generous Christians live out their confession that Jesus Christ is Lord. People see God for who He is in and through their giving. The word translated sharing is a form of the Greek word *koinonia*. It often is translated as "fellowship," and it carries the idea of "partnership." As the Corinthians offered their gifts, they signified both their fellowship and partnership with brothers and sisters in Christ in a foreign land.

9:14 An added incentive for giving is that other believers will offer prayers for those who give generously, because generous giving is evidence of the grace of God already at work in such people.

9:15. Paul knew that a generous gift from the Corinthians to the suffering believers in Jerusalem would have another, far-reaching benefit—it would bring praise to God, and demonstrate love within the church. Paul concluded his exhortation to the church with a doxology—Thanks be to God for His indescribable gift. What is the indescribable gift to which Paul referred? That gift most likely is described in 8:9, "our Lord Jesus Christ." Without the ultimate gift of God's grace, Jesus Christ, salvation would be impossible.

His indescribable gift refers to God's Son, Jesus. Giving ought to be an expression of appreciation to God for sending Jesus (Jn 3:16).