

# Money Matters

## Treasures of the Heart – Part 3

### Money & Loyalty is Connected - Parable of the Talents

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#### SCRIPTURE REFERENCE

Luke 16:1-13 – The Parable of the Talents

#### INTRODUCTION

##### Central Truth

Jesus uses a story about investing money to communicate what the Kingdom of God is comparable. Through this incredible story, Jesus demonstrates that money and loyalty are connected.

- In the end, Jesus makes a distinction between the diligent servants and the lazy servants.
- The diligent received a reward while the lazy was cast out in outer darkness—a severe price indeed.

*The way in which people manage money reveals where their loyalty lies.*

#### OBSERVATIONS OF THE PASSAGE

- Jesus uses a story dealing with money to illustrate how the Kingdom of God operates
- Three servants are mentioned in this story
- Every servant received talents according to their own ability/capacity
  - Talents were given according to ability not tenure or loyalty
  - It is not beyond your ability
  - You cannot put into people what God left out
  - You are graced and wired to manage
- Note that all are servants of the same kingdom, all have abilities although not always equal
- Talents were handed out to all of them
- We are not told how they increased the money but that they went to work right away
- The lazy servant buried his money - he did less than the least which was to put the money in the bank to earn interest
- Two of the servants doubled their money and they received the same reward despite the fact that they provided different amounts to the master (i.e. capacity)
- The lazy servant understood that his master was a tough individual - his expectation was high.

## TALENTS – DEFINITION

A talent was 33kg of silver, which in modern times is worth \$13,500.00; however, silver was worth a great deal more in ancient times (wiki answers or answers.com)

Servant one = \$67,500.00

servant two = \$27,000.00

Servant three = \$13,500.00

## MAIN POINTS

### 1) Vision - demands are limitless but resources are not

- a) Before you leave a mark, you have to make one - management determines the mark that you leave
  - i) This is what you will be remembered for after you are gone
- b) You must manage your time, your energy and your resources – these things are not limitless:
  - i) How do you invest your time, energy and resources – this is good stewardship
  - ii) See Seasons of Life's Journey (below)
  - iii) Holy Spirit has given us the power to manage – dominion over the earth
    - Adam fell because he did not manage himself well
    - The fruit of the Spirit is a life well-managed
      - Paul said that he beat his body. He said that my life leads by example—you are a gift for others, but the wisdom is for you
      - Jesus disciplined Himself in the wilderness – “*I will not eat*”.

### 2) “If I cannot leave you alone with what I gave you, then I chose the wrong person”

- a) The owner distributes the talents and then he leaves - this is good stewardship
  - i) The owner—it is important to know what you gave and to who
  - ii) How will you measure the fruit? What is the tangible evidence? What do you have now once you have given the talent?
    - iii) Unproductive people will always want to hide what they are doing or not doing**
    - iv) The owner gave no notice regarding his return, “he reserves the right for unannounced inspection”**
  - v) Good Servant = effective at your craft plus faithful character
  - vi) The wicked servant
    - Working out of fear – he assumed the other two servants were motivated by fear as well
    - He makes an assumption that it is easy for the owner
      - That the owner came by his wealth easily - easy come easy go
      - Therefore, that is the way he behaves because he perceived the owner to be that way as well
      - He gave back to the owner what was his - the owner did not lose anything
      - But good stewardship produces increase.

### 3) Money reveals where your loyalty lies

- a) The price of being lazy resulted in eternal darkness
- b) Failure's companions are fear, laziness and wickedness
- c) The servant did **not trust himself** with the talents/money
- d) He was more loyal to fear than to his master
- e) **The kindest form of management is the truth** ~ Jack Welsh
- a) The highest form of affection is **LOYALTY**:
  - i) God is loyal and faithful
  - ii) Christian principles have to govern relationships. Are they in place?
  - iii) When your loyalty is divided between God and mammon it becomes extremely difficult, if not impossible, to do the right thing and obey God
  - iv) Loyalty is tested when I am not here/present - loyalty is revealed in the absence of people when they are not present
  - v) Loyalty takes risk – it is risky to be loyal
  - vi) Loyalty is tested when better opportunities come along (the exception is when God opens the door)
  - vii) Loyalty is tested by offense – you must be able to overcome
    - You are vulnerable to the imperfection of the person you are in intimacy with
  - viii) Lack of loyalty is an expression of being a coward – it takes **COURAGE** to be loyal
  - ix) Loyalty requires choice – you cannot be a friend to two enemies at the same time
  - x) Loyalty should become a cultural norm – so that disloyalty becomes uncool and unacceptable.

### 4) Productive people will always get more

- a) The prerequisite to obtaining more from God is to be faithful with what you have already received
  - i) The owner takes from the one who has one talent and gives it to the servant who had five
    - The owner saw all that he needed to see – **ability** is the issue and not opportunity
    - The owner says, *"I've seen enough at my expense"*
    - *"I have come to a conclusion; I don't need to see anymore"*
    - In the Biblical family we can forget about **accountability** and how God manages us.

Luke 16:11-12

<sup>11</sup> And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? <sup>12</sup> And if you are not faithful with other people's things, why should you be trusted with things of your own? (NLT)

## SEASON'S OF LIFE'S JOURNEY

Life's journey is made up of seasons. Every season has attributes that are emphasized and focused on. If you understand the season that you are in, it will increase your probability of being successful and productive.

### Stages or Generalizations of the Seasons of Life

- **0-20 years old (Preparation)**
  - Working on ourselves, self-development
  - 40% of our time is spent on studying
  - You have less money than you need – debt may be accumulated
  - People wish they had spent more time preparing
  - You think you know everything.
- **20-40 years old (Production)**
  - 40% of your time is spent on getting things accomplished – studies and/or business
  - The focus is on earning – paying back debt and accumulating more
  - Time for getting things done or completed
  - There is a major focus on self and less on others - you take yourself way too seriously
  - Productivity, traction, praise and recognition are all important.
- **40-60 years old (Provision)**
  - Hospitality (40% emphasis) – being with others is important
  - You give more access to other people into your life
  - You pour out and invest in others in a greater dimension
  - Invite people into your life and share with you
  - You work smarter not just harder.
- **60-80 years old (Protection)**
  - You do not want to live long unless you live well
  - You do not want to use your faith to live longer than what you have prepared your body for
  - You live off of what you have prepared – your finances are set – it's about not running out
  - 40% statesman – representing all that is good about yourself
  - You are over yourself!
  - You launch other people – empower them.

## WHAT DOES GOD EXPECT US TO DO WITH OUR MONEY?

The Bible lays out specific actions that the Christian needs to follow as far as money is concerned.

- Give to God and honor Him first
  - Proverbs 3:9-10  
*Honor the LORD with your possessions, And with the firstfruits of all your increase;  
<sup>10</sup> So your barns will be filled with plenty, And your vats will overflow with new wine.*  
(NKJV)
  
- Leave an inheritance for our children and their children
  - Proverbs 13:22  
*A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.* (NKJV)
  
- The widow and parents in their old age
  - 1 Timothy 5:4  
*But if she has children or grandchildren, their first responsibility is to show godliness at home and repay their parents by taking care of them. This is something that pleases God.* (NLT)

## MONEY MYTHS

- Money will solve all my problems or money will solve none of my problems
- God wants me to be rich or God wants me to be poor
- If God wants me to have money, He will just give it to me, and I do not have to earn it
- If you are poor you are spiritual and if you are rich it proves God's blessings is on your life
- Money will buy me happiness
- It's my money, I can do what I want with it - God is not concerned with what I do with money
- If I had more money, I would be more generous.

## DISCUSSION QUESTIONS

- 1) What does Jesus want us to understand about God's thinking process through this parable?
- 2) Why did Jesus use three types of people? Does this represent a third of all the people in the Kingdom?
- 3) Why did the servant who had the most receive more?
- 4) Why did the last servant receive such a harsh judgment?
- 5) What does loyalty look like in real life? Give some examples.
- 6) Do seasons of life really impact your financial priorities? If yes, then how?
- 7) What did the master expect of the lazy servant?