

[Matthew 25:14-30_Use It or Lose It: The Call to Faithful Stewardship. part 2_12 January 2025](#)

Good morning, Bridge Fellowship Church! My name is Douglas Humphrey, and it's a joy to gather with you today as we lift high the name of our Lord & Savior, Jesus Christ. Whether this is your first Sunday with us or you've been here since the beginning, welcome home. We're glad you're here.

I don't know what your week has been like—maybe it's been filled with joy, or maybe you've carried some burdens with you into this space. Or if you were here last Sunday, maybe you've been wrestling with the concept of Biblical Stewardship.

I don't know what you've been through. But here's the good news: the God that we gathered here to worship this morning is faithful. He meets us right where we are, offering His mercy, His peace, and His grace so that we can keep pressing on.

As we prepare to dive into God's Word together, I encourage you to open your heart to what the Lord wants to speak to you today. He has something for each of us.

Let's take a moment now to still our hearts, lay aside every distraction, and center our minds on Jesus. Let us pause here to be made ready to receive.

Pause... Silence.... Stillness....

Last week, we dove into Jesus' parable "of the talents" and were confronted the reality of stewardship. We learned that everything we have—our time, talents, resources, spiritual gifts— all belong to God, and He expects us to use them for His glory.

But let me tell you this: knowing that truth isn't enough. You have to act on it. You've got to, like the song says "Walk it out". You have to live it.

This week, we're turning up the heat so to speak. [Matthew 25:19](#) declares that the Master *will* return and *will* "**settle accounts**". Let that sink in: *Jesus is coming back, and you will answer for what you've done with what He's given you.* This isn't some hypothetical scenario. It's not a nice idea to file away for later. It's a statement of fact. It's reality, and the clock is ticking down.

Picture this: the Jesus comes back after a long time and calls you forward. What will you say? Will you stand confidently before Him, showing what you've done to multiply His investment in you?

Or will you shuffle forward with excuses, empty-handed, with your pockets turned out, and ashamed? skinnin and grinning, like you didn't know any better.

Here's the hard truth—in that moment there are only two outcomes. Either you'll hear, "**Well done, good and faithful servant,**" or you'll face the devastating words, "**You wicked and lazy servant.**" There's no middle ground. There's no do overs. There's no "Mulligan's" in judgment.

This week, we're unpacking the kind of life that pleases the Master. What you do now with what God has entrusted to you determines not just your legacy, but your reward in this life, as well as your eternity.

Don't sit back, coasting through your life. Don't tell yourself you'll get to it later. Don't fall victim to the ideology that says God isn't that concerned with us.

Jesus is coming back—are you ready to settle accounts?

Let's dive in the Word and make sure that all of us are.

How about you open your Bibles to Matthews Gospel with me. ([Matt 25:19](#)). If you need Bible take it... keep it.... gift to you... You'll also need sermon notes. Does everyone have what they need?

Alright, let's get started with our **4th fundamental of Biblical stewardship... The master is coming back therefore...**

4. Be prepared to give an account of how you've managed God's resources. v19

Jesus continues his parable, picking up in v19 **“After a long time the master of those servants came and settled accounts with them.**

Here, Jesus paints a vivid picture. The master returns after a lengthy absence and to **“settle accounts”** with his servants. The phrase *settled accounts* is a financial term, suggesting the review of records to evaluate performance. Essentially, it’s an audit—examining how well the servants fulfilled their responsibilities and determining their rewards or consequences they earned.

Let’s pause and consider the expectation that preceded this moment of accountability.

When you invest money—whether in the stock market, a business venture, or even a certificate of deposit—you expect a return. Right? You anticipate getting back more than your initial investment. If you invest \$100,000, at a minimum, you’d hope to see at least \$1,000 in profit—that’s just 1%. The same principle applies here.

The master entrusted his servants with his resources and expected a return. This expectation wasn’t hidden. It wasn’t written in fine print, like our cell phone and credit card contracts are. The servants knew they were stewards, not owners, and that accountability was part of the arrangement. The master’s trust came with responsibility.

We see this understanding in the servants’ actions. The five and two talent servants didn’t bury their master’s money; they put it to work. Why? Because they knew the master would return, review their stewardship, and determine if they’d been faithful or not.

Just as the master in the parable settled accounts with his servants, Jesus, our Master, will one day settle accounts with us. He will evaluate how we used what He entrusted to us—the gifts, talents, opportunities, and resources He placed in our care.

This truth should deeply shape how we live. I’m reminded of a young lady that we’ll call Sarah.

Sarah, a mid-level manager at a large tech company, used to focus solely on career advancement—earning promotions, meeting targets, and achieving financial stability. But as her faith grew. As she began to embrace Biblical Stewardship, she started to see her work differently. She realized her skills, leadership, and influence were entrusted to her by God to make an impact in the lives of others.

Instead of viewing her job as just a means to live the life she wanted, Sarah saw her workplace as a mission field. She started encouraging her team, serving her colleagues, and reflecting Christ’s character. Now she mentors younger employees, teaching not only professional skills but also integrity and purpose.

By using her career as a platform for ministry, Sarah has witnessed God work through her efforts. Team members have shared how her example has helped them face challenges with confidence. Some have even started going to church or recommitted their lives to Jesus all b/c of her influence.

When Sarah reflects on her work, she sees it as multiplying what God has entrusted to her—investing her skills and opportunities to glorify Him.

Like Sarah—and like the servants —we are called to please our Master by producing fruit that reflects His investment in us. That’s what the Lord expects. It’s what he deserves.

One day, we will stand before God to give an account of how we used what He entrusted to us. Live with that future moment in mind, prepared to give an account.

And so the master return and his “settling of accounts” emphasizes the importance of faithful stewardship. But the parable doesn’t stop there. In verses 20-23, we find our 5th fundamental...

5. God delights in and rewards those who are faithful. v20-23

This is where the story shifts—from the responsibility of stewardship to the overwhelming joy and rewards that faithful stewardship brings. In these verses, we see the master’s response to the servants who wisely managed his resources, giving us a powerful glimpse into God’s heart for those who serve him faithfully.

Let’s look at v20 **The man who had received five talents approached, presented five more talents, and said, ‘Master, you gave me five talents. See, I’ve earned five more talents.’**

21 “His master said to him, ‘Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy.’

22 “The man with two talents also approached. He said, ‘Master, you gave me two talents. See, I’ve earned two more talents.’

23 “His master said to him, ‘Well done, good and faithful servant! You were faithful over a few things; I will put you in charge of many things. Share your master’s joy.’

Both servants presented results far beyond what they were given, doubling their investments—an extraordinary achievement even by today’s standards.

In the business world, a 10% return is impressive, and hard money lenders might expect 18%, but a 100% return? That’s almost unheard of. Yet these servants achieved the impossible.

To put it into perspective: in today’s terms, a single talent would be worth approximately \$3.2 million. The servant with five talents generated \$16 million, bringing the total to \$32 million. That’s a staggering sum! But notice—the master’s praise wasn’t tied to the amount they earned.

He called their earnings “**a few things**.” What impressed him most was their faithfulness—their unwavering commitment to making the most of what he had entrusted to them.

From this, we see that *God values faithfulness above all. In this context, faithfulness is our commitment to do the very best with what He’s given us.*

Your worth and God’s favor are not based on how much you accomplish or produce. Faithfulness is what truly matters to Him.

But be forewarned not to treat God like He’s a transaction to be made. A deal to brokered.

Sadly, some believe that God is obligated to bless them in exchange for their work or what they give. They view their relationship with Him as a transaction—“**I do this for You, so You owe me that.**” This mindset misrepresents God’s grace.

God’s grace is not a payment for performance but a free gift. What tips the scales. What moves God’s heart in our favor is not the amount of work we do we do, but our faithfulness to Him. And to those who remain faithful, God says, “**Share in My joy.**”

And so as you work for the Lord, let your motivation be clear: to please Him and bring joy to His heart through your faithfulness. That should be your sole reason for doing what you do.

Think about the deep satisfaction a parent feels when their child honors them, not out of obligation, but out of pure love and gratitude. That feeling of affirmation and delight mirrors what it means to share in the Master’s joy. When we live faithfully for God, we bring that same kind of joy to His heart.

And hearing God say, “**Well done, good and faithful servant,**” is worth more than anything this world could offer. His affirmation is the ultimate reward. Is it not?

I don’t know about you, but the world can keep its silver, gold, fame, and fleeting pleasures. Just give me Jesus and a heart of faithfulness. So that I can hear Him say, “**Well done, good and faithful servant,**” because, in the end, His word. The life, the blessing that he speaks over us is all that matters.

- It matters b/c he’s God.

- It matters b/c only He can satisfy the deepest hunger of our souls.

- It matters b/c only He has the power to make the eternity we earned a reality.

So what about you? Are you more about serving your master faithfully simply b/c doing so brings “**Joy to his heart**”? I sure hope so. Or are you more concerned with what you can get out of God?

Just know that if your’e like the “one talent servant” - too lazy, too fearful, too busy chasing your own desires to work hard for the Lord: when the Master returns to “**settle accounts**”, you won’t hear “**Well done.**” You’ll hear something far different.

Look at verses 24-28 with me...

6. God disapproves of those who waste what he entrusted to them. v24-28;29b-30

That's our 6th fundamental.

24 "The man who had received one talent also approached and said, 'Master, I know you. You're a harsh man, reaping [collecting from] where you haven't sown and gathering where you haven't scattered seed. 25 So I was afraid and went off and hid your talent in the ground. See, you have what is yours.'

Unlike the first two servants, who eagerly approached their master to present what they had earned, the one-talent servant came with an accusatory excuse.

Essentially, he said, "It's because you're so hard to work for. B'c I was responsible for doing all the work with no help from you, remember you left. B/c you have such high standards, standards that eclipsed my ability. Out of fear of being held responsible for losing your money, I hid it in the ground for safekeeping. Here's your one talent back. We're good, right?"

Setting his excuse to the side, there's a bigger issue here. Back in verse 15, we learn that the master gave each servant talents according to their ability. In other words, the one-talent servant wasn't given more than he could handle. Additionally, these servants had produced results before; this wasn't their first rodeo. His argument doesn't hold water.

Next the master has something to say...

26 "He replied to him, 'You evil, lazy servant! If you knew that I reap where I haven't sown and gather where I haven't scattered, 27 then you should have deposited my money with the bankers, and I would have received my money back with interest when I returned.'

At the very least, the servant could have put the money in the bank to earn some interest. But the real issue wasn't that he failed to make money for his master. It's that he never intended to honor his master's wishes. He didn't even try to put the money to work.

In response, the Master orders

28 " '...[the talent to be taken] from him and give[n] it to the one who has ten talents. He continues on in v29b and says... But from the one who does not have, even what he has will be taken away from him. 30 And throw this good-for-nothing servant into the outer darkness, where there will be weeping and gnashing of teeth.'

The master orders the servant to be cast into outer darkness—a place of weeping and gnashing of teeth. In essence, he's condemns him to hell, a place of eternal punishment reserved for those who live in opposition to God.

What a tragic and horrific end to a life that held so much promise. Despite being set up for success—given every resource and opportunity—the servant squandered it all, proving himself worthless to his master.

This part of the parable shows us something undeniable: God disapproves of those who waste what He gives them to steward. When we fail to use His gifts and resources, we send Him a message that says:

- "What You've given me isn't worth my effort, give me more so I can do more."
- "Your expectations aren't worth meeting."
- "I'd rather stay comfortable and chase my own desires than pursue Yours."

If this describes your mindset, hear me clearly: this isn't just neglect—it's rebellion. And rebellion reveals a heart that is not aligned with the Lord's.

But here's the good news: God knows your heart, and He understands your limitations. He's not asking for perfection—He's asking for faithfulness. He's calling you to trust Him with what He has entrusted to you.

Let today be the day you repent and start fresh. God, in His infinite grace, offers you a new beginning. You don't have to stay at odds with God.

Unlike the one-talent servant, you still have time. God has not condemned you. The opportunity to hear Him say, **“Well done, good and faithful servant,”** is still before you.

So start today. Trust Him. Recommit to him. Remember he's looking for faithfulness—not perfection, be faithful. Don't waste another moment. God is ready to meet you exactly where you are.

The question is: Are you ready to begin again? Now is your time. Take the first step - Jesus is waiting with out stretched arms.

Our final fundamental truth regarding Biblical stewardship is...

7. Faithful stewards who multiply what God has given them will experience abundance (v. 29a).

Not only did God take the one talent from the unfaithful servant and give it to the five-talent servant, bringing his total to eleven talents (v. 28), but Jesus went on to declare this profound truth in v29, he says...

...For to everyone who has, more will be given, and he will have more than enough.

Before we start celebrating as though we've won the lottery or hit the jackpot on a game show, let's pause to understand what Jesus means by **“More than enough.”** This isn't a promise of free handouts or unearned rewards. The **“more”** Jesus speaks of is the fruit of faithfulness.

This principle was clearly demonstrated by the two-talent and five-talent servants. They didn't play it safe; they took calculated risks, and ultimately doubled what was entrusted to them. The master's reward, **“being put in charge of many things”** wasn't based on how much they made Him, but on their faithfulness in stewarding His resources.

For us, this abundance isn't just material—it's the overflow of God's grace and blessings that result from faithful living. Imagine someone who faithfully serves in their local church, mentoring younger believers or giving generously despite limited resources. Over time, their impact multiplies as those they've mentored go on to mentor others, or their generosity enables kingdom work they could never have imagined.

That's the kind of abundance Jesus is describing—a ripple effect of faithfulness that reaches far beyond what we can see. Changing lives today and building a legacy for generations to come. All of which began with you being a faithful steward of what God entrusted to you.

This truth challenges us to steward what God has entrusted to us with courage and purpose, knowing that faithfulness leads to an abundance only He can provide.

Faithful stewards who multiply what God has given them will experience abundance... that's our seventh and final fundamental of Biblical Stewardship.

Conclusion:

As we close, let's reflect on the seven fundamentals of Biblical stewardship, the foundation of what it means to live faithfully for God:

1. Recognize that everything belongs to God. Everything you have—your time, talents, gifts, and resources—is His. You are a steward, not an owner.
2. Acknowledge that you are entrusted according to your ability. God knows you intimately and has given you exactly what you need to fulfill His purpose.
3. Understand that stewardship comes with expectations. God calls us to act with intentionality and purpose, using what He's given us for His Kingdom.
4. Be prepared to give an account. One day, the Master will return to settle accounts. Live each moment with that reality in mind.
5. Know that God delights in and rewards faithfulness. His joy is found not in your results but in your faithfulness to His call.

6. Take seriously the consequences of wasting what God has entrusted. Neglect is rebellion, and rebellion reveals a heart out of alignment with the Lord.

7. Embrace the abundance that comes from faithfulness. When you use what God has given you wisely, He multiplies it in ways that bring blessings, growth, and eternal impact.

Now is the time to act. Use what God has placed in your hands to glorify Him, to bless others, and to make an eternal impact.

The day will soon com for Jesus to “**settle your account**” in that moment your reward, what he says to you will be a culmination of the life you chose to live. Are you ready to give your account? Are you looking forward to what he will say?

I pray that all us will hear, “**Well done my good and faithful servant**”, you been faithful over the little that I gave you to oversee. Now receive your reward, unspeakable joy for eternity with God.

Let's pray!

Closing

CC, Q/Prayer, Rooted, Foundations, Chill, LGLP