



Studies for families in Belonging, Becoming, and going Beyond

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PLOT TWIST

"BURIED TREASURE" MATTHEW 25:14-30

This Week's Core Competency

Stewardship – I believe that everything I am or own belongs to God. 1 Timothy 6:17-19,

17Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Christianity is often reduced to a sterile expression of morality. Faith is often type cast as a list of "thou shalt nots." Virtue is often mistaken for successful "rule keeping." Stewardship of God's provision is often limited to conservation or efficiency.

God does desire us to become righteous and virtuous (Matthew 5:20). Becoming righteous and virtuous as an end unto itself can be an excuse and cover for selfish protectionism. As we become more righteous we should also do more righteousness for the love of others (1 John 4:11-12).

C. S. Lewis, a famous English scholar, gave an Oxford chapel sermon in June of 1941 entitled "The

A ship is safe in harbor, but that's not what ships are for.

- John A. Shedd

Weight of Glory." This sermon contrasted morality with a deeper and more "exalted" goal for discipleship. This sermon was so well received that it was soon published and has become one of Lewis' most cherished expositions. Read Lewis' thoughts on what really should define our practice of faith:

If you asked twenty good men to-day what they thought the highest of the virtues, nineteen of them would reply, Unselfishness. But if you asked almost any of the great Christians of old he would have replied, Love.

You see what has happened? A negative term has been substituted for a positive, and this is of more than philological importance. The negative ideal of Unselfishness carries with it the suggestion not primarily of securing good things for others, but of going without them ourselves, as if our abstinence and not their happiness was the important point.

I do not think this is the Christian virtue of Love. The New Testament has lots to say about self-denial, but not about self-denial as an end in itself. We are told to deny ourselves and to take up our crosses in order that we may follow Christ; and nearly every description of what we shall ultimately find if we do so contains an appeal to desire.

If there lurks in most modern minds the notion that to desire our own good and earnestly to hope for the enjoyment of it is a bad thing, I submit that this notion has crept in from Kant and the Stoics and is no part of the Christian faith.

Indeed, if we consider the unblushing promises of reward and the staggering nature of the rewards promised in the Gospels, it would seem that Our Lord finds our desires, not too strong, but too weak. We are half-hearted

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creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased.

True Christian maturity is to move beyond the comfort zone of our self and into the realm of self-sacrificial love for others. Self-satisfaction and self-protection can lead to gross immaturity. Loving others and risking our pride, security and safety to extend that love is the work of Kingdom of Heaven. Stewardship does include diligently waiting for our Lord's return with purity and integrity. But complete stewardship must also include the risk of extending Christ's love to others. Stewardship halfway is often full-on selfishness.

day 🌓

ENCOUNTER – read God's word to put yourself in touch with him.

Matthew 25:14-30

14"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 15To 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. 16The man who had received the five talents went at once and put his money to work and gained five more. 17So also, the one with the two talents gained two more. 18But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.

19"After a long time the master of those servants returned and settled accounts with them. 20The 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.'

21"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!'

22"The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

23"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!'

24"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. 25So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

26"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? 27Well 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.

28" 'Take the talent from him and give it to the one who has the ten talents. 29For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

EXAMINE – what the passage says before you decide what it means.

- * Underline the word "master" in the parable.
- * Box the word "servant(s)" in the parable.
- * Circle the word "talent(s)" in the parable.
- * Write Matt. 25:1 above the word "it" in v. 14.
- * Double underline the phrase "each according to his ability" in v. 15.
- * Put brackets around the phrase "at once" in v. 16.
- * Double circle the word of contrast in v. 18.
- * Draw a line connecting the words "see" in the parable.
- * Underline the description of each servant in v. 21, 23, 26 and 30.
- * Place a bracket at the beginning and end of v. 29 as this verse speaks to a larger audience than just the servants of the parable.



day **EXPLORE** – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. What does the word "it" refer to in Matthew 25:14? (Consider Matthew 24:3; 24:42; 25:1).
2. By what criteria was the property distributed to the servants? What does this reveal about the master?
3. Most would take the master in this parable to refer to Jesus. If so, when does Jesus take "his journey" (v. 15) and when does he return (v. 19)?
4. What is a "talent" in this story? What does it represent?
5. Why is the master's reply and reward the same with the first two servants?
6. How is the third servant's address to the master different from the other two servants?
7. In what way was the choice to bury the talent wicked? In what way was the choice lazy?
8. Compare and contrast the third servant with the servant described in Matthew 24:48-50.
9. Why would the master take the one talent and give it to the one who has ten talents?
10. What is the ultimate fate of the third servant? What should be done to avoid this fate for yourself?

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

The Parable of the Talents (Matthew 25:14-30) is found in the final formal teaching of Jesus in Matthew commonly referred to as the Olivet Discourse (Matthew 24-25). "Matthew's Gospel is distinguished by a series of five discourses compiled from the sayings of Jesus. Each discourse concludes with the formula: 'And it happened, when Jesus had finished these words' (7:28; 11:1; 13:53; 19:1; 26:1). It seems that the evangelist has set these five discourses into his narrative as something of the nature of five commentaries on the significance of the events of Jesus' ministry portrayed in his Gospel. The fifth and last of these discourses, that contained in Matthew 24-25, is about the future. It takes its cue from Jesus' prediction of the destruction of the temple in 24:2, which provokes the disciples to ask when that destruction will happen. But their question associates with this imminent historical event the more far-reaching hope of Jesus' future 'coming' (parousia) and the 'end of the age' (24:3) (R.T. France, "On Being Ready," The Challenge of Jesus' Parables, 177).

Jesus answers the disciples' end-time questions with discourse (Matthew 24:4-41), parables (Matthew 24:42-25:30) and description of the final judgment (Matthew 25:31-46). Each of the parables in this section shares the element of a departed, but soon returning authority who will reward and judge those who have each been given a charge of responsibility. The returning one in each parable returns without warning and the responsible ones are judged for what they have done while the authority figure has been away. In each parable, some are rewarded and invited into celebration. Others who were not ready (Matthew 24:44) for the returning authority are judged and banished from entrance into the authority's celebration. In the first parable, the "unready" are described as abusive and indulgent. In the second parable, the "unready" are described as foolish and unfamiliar. In the final parable, the "unready" are called wicked and lazy. In all three parables, the fate of the "unready" is the same - exclusion and judgment.

Jesus predicted, in these Olivet parables, that he was leaving. The disciples seemed to understand

this curious prediction. They wanted to know when he would return. Jesus warned that there would be some time before his return and that many others would falsely claim to be the returning Messiah (Matthew 24:4-14). Jesus encouraged his disciples to "watch" and "be ready" for his return (Matthew 24:42-44). This challenge applies to all alive before his return. We need to be "watching." We need to "be ready" for Jesus' return. Watching believers are faithful and working believers.

The Parable of the Talents (Matthew 25:14-30) introduces an extreme image. A "talent" (or "bag of gold" in some translations) is a measurement of weight in the ancient world. This measurement of weight could be applied to gold, copper or silver. The talent was a large denomination and often represented a lifetime of wages. When the first servant in the parable was given "five talents" it is thought that he received 100 years worth of wages. This is a shockingly sizable trust that the master gives to his servants in this parable. Even the servant who is given only one talent, he had no small task of managing 70-100 pounds of expensive precious metal.

The talents in this parable should not be confused with abilities or special giftings given to us by Jesus. In the parable, talents were given to each "according to his ability" (Matthew 25:15). The talent is external to the servant and is the possession of the master (Matthew 25:27). More talents are given to those who already have more abilities or giftings than others. The master is wise and compassionate in his distribution of talents, giving to each what each could handle. The master does not give more to those who are not already sufficiently capable of successfully completing the tasks given. If the talent is not an "ability" or "gifting," then what is the talent that is given to each servant?

Clues for an answer to this question are found in what the servants do with the talents entrusted to them. These talents are "put to work" and "gain." The last servant "hid" his talent, preventing it from increasing. A working, gaining talent is opportunity and the resources to spread the news of the kingdom and to see the growing effect of

those who embrace the kingdom. The talent of money in this last of Jesus' parables is much like the "seed" in the Parable of the Sower, the first of Jesus' parables (Matthew 13: 1-23). Seed is "put to work" when planted and yields an increase of varying amounts. Likewise, in the Parable of the Talents, money is put to work to produce a variety of increases. Seed and money work to produce increase. Even the last servant equated what was given to him with seed (Matthew 25:24). We are to be responsible with the opportunities we have to share God's love and influence others to join his kingdom.

The final section of the Olivet Discourse (Matthew 25:31-46) describes rewards given to those who reach out to the stranger with acts of service. Jesus equates service to others as service to himself (Matthew 25:40) and rewards this handsomely. This description of the final judgment clues us into what we should be doing with the opportunities and resources we have to spread the love of Jesus until he returns. Compassionate outreach and influencing others toward the King and his kingdom is the profitable use of the talents or opportunities and resources we have been given. This is working to "be ready" for his return (Matthew 24:44).

The third servant did nothing with the opportunities and resources given to him to expand the scale of his master's influence. He did not abuse or waste that which he was entrusted, in contrast to the drunken servant of Matthew 24. He was just as wicked in his indolence as the

other servant was in his immorality. This third servant disdained his master with negative accusations (Matthew 25:24) and separated himself from the master with language of "your talent" and "what belongs to you" (Matthew 25:25). This third servant wanted nothing to do with the master or with the master's increase.

The master was firm in his judgment on this last servant. He pronounced him as "wicked and lazy," removed what was given and banished him to outer darkness. His lack of identity with his master and his lack of fruitfulness showed that he was not worthy of entrance into the kingdom. Like the servant of Matthew 24, he also would be assigned a "place with the hypocrites" (Matthew 24:51). He too would be considered foolish and unknown (Matthew 25:1-12). And like the goats in the final judgment, he too would face eternal punishment (Matthew 25:46).

"Well done, good and faithful servant" is the commendation we all want to hear from our Lord. In this story, these words are not given to the pure and unstained. These words are given to hard-working and productive servants. This reward is offered to those who used all they had to increase the prominence of their master. What are we doing to advance and increase God's kingdom? What are we doing with our resources, our opportunities and our time to gain others for Him? Refusal to expand God's kingdom may be just as immoral as wasting and abusing God's resources. Be ready for Jesus' return by working hard to increase his kingdom.

The Message of the Passage

Prepare for Jesus' return by making the most of every opportunity to increase the influence of his kingdom. Beware–refusal to risk for his kingdom is to obstinately reject him as your king.



EMBRACE – how God spoke to you in his word.

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22. Reflect on 3 *living questions* to apply what you have learned this week.

- Journal your answers to the following living questions:
 - -How is God making himself known to you?
 - -How does God want to change you?
 - -How is God calling you to change your world?

notes STUDY – the commentaries to answer the questions.

- "The parable of the Faithful or Unfaithful Servant (Matt 24:45-51) is quite similar to that v.14 servants of the Talents. In both a master gives a servant/servants responsibility in his absence and rewards the faithful with additional responsibility and punishes the unfaithful harshly in a place where there is weeping and gnashing of teeth" (Klyne Snodgrass, Stories with Intent: A Comprehensive Guide to the Parables of Jesus, 526).
- The theme of faithfulness must be brought directly into relation with Jesus' teaching about the present and future kingdom. Knowledge of God's reign and salvation brings with it added responsibility. To accept the kingdom and its salvation is to accept a trust. It enlists one as an agent on behalf of the kingdom, and all those so enlisted will be rewarded or judged in terms of their faithfulness to their task (Snodgrass, 542).
- In other translations "bag of gold." The Greek text does not specify the contents of the bag v. 15 talents as gold, silver or some other precious metal. The "talent" was an excessively large measurement of weight. A "talent" was thought to weigh anywhere from 70 to 100 pounds depending upon the type of currency being measured. "A talent is variously estimated in value as being worth between ten thousand and sixty thousand denarii. So this is a significant amount of money. At the least, for the third servant, a talent at ten thousand denarii is about thirty years' wages at a minimum-wage level. That one talent could be, on the higher value estimate, a lifetime of wages. The other, larger amounts for the other servants certainly are lifetime wages" (Darrell L. Bock, Jesus According to the Scripture, 453).
- v. 15 at once Some versions have the master leaving "immediately." Other translations have the servant using the bags/talents "at once." Emphasis in the reward seems to argue for the latter. "Jesus is saying that the first servant immediately set to work. He does not say what that servant did and it is of no great importance. What matters is that he worked with them. This signifies that he put them [bags or talents] to good use in some way. In time, diligence was rewarded" (Leon Morris, The Gospel According to Matthew, 628).
- Word means "hard to the touch, rough, harsh, cruel. The Greek word "skleros "in modern English we have taken over the word with 'arteriosclerosis,' 'a hardening of the arteries'" (William Hendrickson, The Gospel of Matthew, 882).
- v. 25 **what belongs to you** "When the lazy servant declares, 'Here is your money back!' he refuses to acknowledge responsibility; by failing the master's trust, he insults the master. His excuse is hardly acceptable: knowing the master's reputation for sternness, he was paralyzed with fear. The master rightly responds, 'On assumption that I am hard and merciless, you should have been all the more diligent!' (Craig S. Keener, A Commentary on the Gospel of Matthew, 601).
- v. 26 **harvest** The owner here does not challenge the charges of the third servant. God is not to be thought of as greedy or unjust. "In other parables (notably Luke 11:5-8; 18:2-5), where an unattractive human trait is used to illustrate the character of God, we need not assume a simple allegorical equivalence. The message is not that God is a "rapacious capitalist" (F. W. Beare, Matthew, 486), but that he is not satisfied with inaction. To play it safe and keep one's slate clean is not enough. God looks for more than "a religion concerned only with not doing anything wrong" (E. Schweizer, Matthew, 473). Discipleship in the kingdom of heaven is not a matter of safety but of risk, of losing life in order to gain it (cf. Matt. 10:39; 16:25-26)" (R.T. France, "On Being Ready," The Challenge of Jesus' Parables, 186).
- v. 26 **bankers** "These 'bankers' or 'benchers' were the men who displayed their coins on the 'trapezas' or 'benches.' They were money-exchangers and bankers all in one. For a small fee they exchanged money, and they also paid interest on money that was deposited with them. Naturally, as is the case with present day bankers, the money invested with them was by them loaned out at a higher rate of interest" (Hendrickson, 883).
- v. 30 darkness "This outer darkness could not refer to the destiny of Christians. This one-talent man, while he was given opportunity to trust in his lord and to serve him, did not really believe in his lord's return. It is typical of those how have heard and rejected the truth concerning the Lord and Savior, Jesus Christ. The unprofitable servant is one who was not saved, not redeemed, and therefore not rewarded for his service. This parable, bringing to a close the application and illustration of the truth of the Lord's return, makes clear the relation of future hope to present faithfulness. Belief in the Lord's return is revealed as an important evidence of faith and a practical incentive for faithful service" (John F. Walvoord, "Christ's Olivet Discourse on the End of the Age: The Parable of the Talents," Bibliotheca Sacra, July 1972, 210).



Connect the **FAMILY**. Kids Kindergarten thru 6th grade receive Kid Pix tokens for discipleship activities completed during the week.

Family Talk

Encouragement from one parent's heart to another

Many parents struggle to teach their kids how to be wise stewards of the things God has given them. According to T.Rowe Price's 8th Annual Parents, Kids and Money Survey, many parents are not having discussions about money with their children. As believers we know that wise stewardship includes not only managing our money well, but our time and talents as well. Here are a few suggestions to help you begin having these conversations at home. Teach children to respect other's belongings and to share with others. Explain the importance of saving and being generous. This can be an important beginning of lifetime good habits. Teach lessons of personal responsibility. Chores can give children a sense of purpose and help them understand their responsibility to family. Help them find opportunities to work and earn money on their own. Some families view chores as a family responsibility, a part of being a part of a household. Therefore, they don't recommend paying kids for these personal and family chores. Help your children learn to give at church, and to find opportunities to share with people and needs in your community and around the world. One great way to do that is to let them participate in Operation Christmas Child. They can even use their tokens to purchase items in the KidPix store. Operation Christmas Child boxes are due this Sunday so come in early and fill your box!

What Does The Bible Say

Weekly Verse: Read Matthew 25:14-30

- 1. How much money did the man give each of his servants?
- 2. What did each of them do with it?
- 3. How did the man feel when he learned what each had done?

What Do You Think

It's important for us to remember that everything belongs to God. He simply allows us to manage it. Knowing this, how well do you think you are using the money, time and gifts God has given you?

What R U Going To Do

This would be a great time to do some cleaning out! With your parents help, go through your toys and clothes. Are there things you aren't playing with or wearing anymore? Give them away for someone else to enjoy this week!

Core Comp

Stewardship - I believe that I belong to God and all my stuff belongs to God.

Memory Verse Psalm 119.9-16

KIDPIX COUPON		
I memorized my verse, completed Scrolls	, brought Bible, brought a friend	
Series Discipleship Challenge located in KidPix Store.		
Earn 1 token by completing the PantegoKids Bible	Parent's signature study and another token by reciting the memory verse. ids@pantego.org	

CORE COMPETENCIES

10 CORE BELIEFS

Trinity 2 Corinthians 13:14 I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

Salvation By Grace *Ephesians* 2:8-9 I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

Authority of the Bible 2 *Timothy* 3:16-17

I believe the Bible is the Word of God and has the right to command my belief and action.

Personal God Psalm 121:1-2 I believe God is involved in and cares about my daily life.

Identity in Christ John 1:12 I believe I am significant because of my position as a child of God.

Church *Ephesians* 4:15-16 I believe the church is God's primary way to accomplish His purposes on earth today.

Humanity *John 3:16* I believe all people are loved by God and need Jesus Christ as their Savior.

Compassion Psalm 82:3-4

I believe God calls all Christians to show compassion to those in need.

Eternity John 14:1-4

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

Stewardship 1 Timothy 6:17-19 I believe that everything I am or own belongs to God.

10 CORE PRACTICES

Worship Psalm 95:1-7 I worship God for who He is and what He has done for me.

Prayer *Psalm* 66:16-20

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

Bible Study Hebrews 4:12

I read the Bible to know God, the truth, and to find direction for my daily life.

Single-mindedness *Matthew* 6:33 I focus on God and His priorities for my life.

Spiritual Gifts Romans 12:4-6 I know and use my spiritual gifts to accomplish God's purposes.

Biblical Community *Acts* 2:44-47 I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world. Giving Away My Time Colossians

I give away my time to fulfill God's purposes.

Giving Away My Money

2 Corinthians 8:7

I give away my money to fulfill God's purposes.

Giving Away My Faith Ephesians 6:19-20

I give away my faith to fulfill God's purposes.

Giving Away My Life Romans 12:1 I give away my life to fulfill God's purposes.

10 CORE VIRTUES

Joy John 15:11

I have inner contentment and purpose in spite of my circumstances.

Peace *Philippians* 4:6-7

I am free from anxiety because things are right between God, myself, and others.

Faithfulness *Proverbs* 3:3-4 I have established a good name with God and with others based on my long-term loyalty to those relationships.

Self-Control Titus 2:11-13 I have the power, through Christ, to control myself.

Humility Philippians 2:3, 4 I choose to esteem others above myself.

Love 1 John 4:10-12 I sacrificially and unconditionally love and forgive others.

Patience Proverbs 14:29

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

Kindness/Goodness 1 Thess. 5:15 I choose to do the right things in my relationships with others.

Gentleness Philippians 4:5 I am thoughtful, considerate and calm in dealing with others.

Hope *Hebrews* 6:19-20

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

About the Authors

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Wendy Hollabaugh (B.S.W. University of Texas at Arlington) is the Children's Minister at Pantego Bible Church. Wendy has over ten years of experience in Children's Ministry. She has a passion for leading families to connect with God and each other. She enjoys creating compelling environments where kids fall in love with God and His Truth. Wendy and her husband, Greg, are also involved in their own personal youth ministry as they are training their three teenagers, Hannah, Aaron and Noah.

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The mission of THE SCROLLS is to help you Belong, Become, and go Beyond as follower of Jesus Christ through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is tbulick@pantego.org.