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Through the Needle's Eye

By David Servant

Chapter Seven

A Worthless Slave

Matthew 24:36-25:46

I could hardly believe the letter I was reading. The author of that letter was accusing me of "blatantly dismissing Jesus' very clear demands for investment productivity"! My accuser went on to explain how those who stand before Jesus without a track record of prudent and successful investments will be cast into hell, just like the unfaithful servant in the Parable of the Talents. Even when I questioned how an impoverished subsistence farmer in the developing world could ever hope to be saved under such requirements, my accuser retorted, "Indeed, Jesus does expect returns from Third-World people. Such is part of being converted and a follower of Him. We are no longer helpless parasites without light from Heaven and dependents of government handouts and redistribution of other people's work." He then went on to question my salvation, and ended his letter with the gracious compliment, "Your darkness is great, your ignorance greater!"

Who was my accuser? His letterhead read, "Bible Missions to America," and his vocation, according to his letterhead, was that of a teacher and consultant of "Christian Stewardship." I had been receiving his unsolicited, multi-paged, quarterly newsletters for some time, in which he offered his advice for financial planning. His magazine not only contained sales pitches for his services, but was also full of his opinions of what was wrong with the church and the world. He made it very clear that he was an enemy of all sin and unrighteousness. Jesus was his absolute Lord. He decried the spiritual state of our greedy country and the lukewarm church.

Within his newsletters that were sent to 20,000 people, he always recommended seven top-performing mutual funds as being excellent investments for Christians who wanted to be good stewards and adequately funded for retirement. I took a few minutes to check out the composite companies of his recommended mutual funds and discovered that almost all of them invested in companies that profit by grievous sin. Thinking that he, a devout follower of Christ, would surely want to know what I had discovered, I wrote him a letter, the majority of which follows:

Dear Mr. Wolfer (not his real name),

I have received several issues of your ----- Journal via mail over the past year. I took some time to investigate your recommended mutual funds on page 5 of the Winter issue and I am consequently alarmed by your recommendations. Almost all of the funds you recommend invest in companies

that profit by doing things that Christ said would send people to hell, such as murder / abortion, homosexuality, and immorality / pornography. Moreover, there are companies within the mutual funds you recommend that are involved in the gambling industry, or the manufacture of alcohol and tobacco. Surely you don't want to recommend that Christians profit by the murder of unborn babies, by the manufacturing and distribution of pornography, or by the production of an addictive product that results in innumerable tragedies and costs our society billions of dollars each year!

No true follower of Christ would want to support Planned Parenthood, but if they invest in any of the majority of mutual funds you recommend, they would. No true believer in Jesus would want to profit from dividends from Johnson and Johnson, which manufactures abortion products. Neither would they want to be unequally yoked with Philip Morris, Time-Warner, Anheuser Busch, Columbia Health Care, United Health Care, Starwood Hotels and Resorts, or Hilton Hotels [two purveyors of porn]. Yet these are the companies that are recommended within your recommended mutual funds.

Because you use terms such as *righteousness, stewardship, spirituality, Christian disciple, morality, God's rule, Christian focus, obedience, rebuking evil doers, hypocrisy, repentance* and so on, throughout your publication, I must assume that you simply didn't realize what you were doing in making such immoral recommendations. If that is the case, I'm sure you will immediately right your wrong and inform your readership of your error, asking their forgiveness.

The Astounding Reply

Mr. Wolfer's reply surprised me. It became very clear that he knew what he was doing, but he was rationalizing it all. His reply and a subsequent letter he sent me could be used in psychology courses as model examples of how self-deceived greedy people can become.

Mr. Wolfer's first defense was that he wasn't responsible for the decisions of the managers of his recommended mutual funds (which is certainly true). Then attempting to prove that his moral standards were higher than theirs, he declared that if he were to invest in individual companies, he would not invest in some of the companies that the managers of his recommended mutual funds chose. Mr. Wolfer's justification was a classic case of self-deception. He had fooled himself into thinking that he would never do the very thing that he was doing. In my reply I subsequently attempted (in vain) to open his eyes to this:

Mr. Wolfer, are your actions not then hypocritical? Because you knowingly invest in mutual funds that invest in companies that you know are immoral, it is just as if you chose to invest individually in those companies. What you are doing is just as wrong as investing in the individual companies.

If I lent my money at interest in order to profit from someone whom I knew was using my money to purchase and sell illegal drugs on the street, I would be guilty of sin, promoting and profiting by what harms others. I would not be loving my neighbor as myself. If that drug pusher told me that only 10% of my money would be used to buy and sell drugs on the street, and that the rest would be used to buy clothes for his children, would that make any difference? Would that be a legitimate investment for a child of God? Would Jesus invest His money that way? How is my example any different from what you are recommending to your readers? You know that the mutual funds you recommend help ruin lives, kill babies, promote gross sin and anger God. Dear Mr. Wolfer, you know this and so

you are accountable to God! I beg you in sincere love, think about what you are doing!

Have we no obligation to consider the morality of how our money (which is actually God's money) is invested? If the only consideration of good stewardship is the amount of return I receive, then why not invest in abortion clinics, strip bars, and drug cartels? I hear the returns are outstanding. What would you think if I sent you a newsletter recommending that we Christians pool our money and start a prostitution ring because the returns are good and God expects us to get a good return on our investments? Surely you would vehemently object! Can you see that is exactly what you are doing, only to a lesser degree?

....Mr. Wolfer, please consider what I have written. Every time someone checks into a Hilton Hotel and watches porn on TV, you helped make it happen. You are partly responsible for every little child who sees that porn, and for every marriage that is ruined as a result of that porn because of your part-ownership in Hilton Hotels. You are partly responsible for every innocent person killed by a driver who was drunk from drinking products manufactured by a company you partially own. Every deformed child born with fetal alcohol syndrome is pointing his or her little finger at you and saying, "You profess to be a follower of Christ, yet look what I have suffered, in part, because of you!" Every baby aborted by means of a product produced by Johnson and Johnson, you helped abort. For every weeping child whose father died of lung cancer using a product manufactured by a tobacco company which you partially own, and who decides that God must not exist since his father was taken from him, you share the blame. Your investments are partly responsible for people stumbling into sin. How can you deny this? And according to Jesus, it would be better for you if a millstone were hung around your neck and you were cast into the sea.

Our money and all our possessions belong to God, as "the earth is the Lord's and the fullness thereof." We are only stewards of that which is His, and He has commanded us to use every means at our disposal to "love our neighbor as ourselves" and "do unto others as we would have them do unto us." Are you obeying those foremost commandments in how you invest your money and advise others to invest their money? What if one of your grandchildren is killed by a drunken driver, or falls into a lifestyle of bondage to immorality because of yielding to the temptation of pornography? What if your daughter is raped by a sex-addict whose apartment is filled with porn? Who should share in the blame? Who will God blame?

Mr. Wolfer, please read your latest issue of the ----- Journal. Read all that you have written against hypocrisy, moral bankruptcy, and disobedience to God's laws, and all you have written in favor of Christ's lordship, repentance, stewardship, and doing what is right. Everything you have written is true. Yet in the same newsletter, you recommend that Christians profit by investing in what angers God, builds Satan's kingdom, and sends people to hell. How can you repeatedly decry the sinful state of our nation yet invest and profit by its sin?

The Second Defense

Mr. Wolfer's second defense was a pathetic attempt to expose the supposed hypocrisy of conscientious investors. It seemed as if I was not the first person to question his mutual fund recommendations. He wrote:

I realize some claimed Christians [note the word *claimed*] seek to operate professional investment companies that do not buy or use companies producing

tobacco or alcoholic beverages. Perhaps some of them have further restrictions. I do note they refuse to address the issue of the daily moral standards of the operators and employees relating to adultery, fornication, etc. Is this honest?

This was a classic case of twisted logic. I responded (again, in vain):

And...to respond to your questioning the consistency of not investing in immoral companies while at the same time investing in companies whose operators and employees are immoral: First, even if your logic was sound, i.e., if it was somehow hypocritical to shun investing in immoral companies while investing in companies run by immoral people, that would not annul the truthfulness of anything I've written so far. If it is wrong to invest in companies that are run by people who *view* pornography, that doesn't make it right to invest in companies that *produce and distribute* porn.

Yet beyond this, your logic is not sound, because there is a vast difference between investing in immoral companies and investing in companies where the "daily moral standards of the operators and employees" are immoral. Let us consider an example. If I invest in a company that produces and distributes pornography, I am promoting and profiting by the production and distribution of pornography. Every time someone views the porn I helped finance, I share responsibility of his sin. I helped him to stumble into sin, something against which Jesus solemnly warned.

However, if I invest in a company that manufactures and distributes paper towels, what I have a part in harms no one. The product that I have helped manufacture causes no one to sin. I have done nothing to promote sin or cause anyone to stumble. If the owner of the company chooses to sin, I share no responsibility for it. I didn't entice him or cause him to stumble.

The Third Defense

As his third defense, Mr. Wolfer brought out his big guns. He had a scripture to support his position. According to Mr. Wolfer, Jesus had made "clear demands for investment productivity" of His followers. I again quote Mr. Wolfer:

But, there is a clear principle and Scripture that you seem to ignore, are ignorant of or dismiss. Let me explain.

In the illustration of the different sums of money given to the servants (Matthew 25:14-30), Jesus was severe with the steward that had not produced an increase! Sincerely, you should carefully and prayerfully re-read the passage. That servant was condemned. The money originally given to him was given to the servant that had done the best! The unfaithful, unproductive servant was cast into hell. He hadn't been saved! (underline his).

Amazingly, Mr. Wolfer actually had convinced himself that the Parable of the Talents was a mandate for savvy financial investment by Christ's followers. Those who failed to produce required returns proved themselves as being unsaved, just like the unfaithful servant in the parable! Mr. Wolfer continued:

Now note, Jesus told, admonished him, you ought to have put my money to the exchangers and then at my coming I should have received my own with usury!

The question and issue you must answer is, do you believe and teach the money changers were honest, moral, holy people who only "invested" or used those funds in clearly right and moral things?

Thus I was to believe that Jesus' "demands for investment productivity" superseded everything else He had ever said about money or morality. Because the one-talent slave in Jesus' parable was condemned for not investing his one talent with a money-changer who may have used his money immorally, then there is supposedly nothing wrong with Christians investing God's money in such a way that Satan's kingdom is helped. I responded:

The very Parable of the Talents that you cite to defend yourself actually indicts you. Surely you don't think that the point of the parable, in light of everything else Jesus taught and lived (not to mention every other commandment found in Scripture) was to warn us that we must make sure that we invest our money so that we get a decent return or we will go to hell! Are we to think that Jesus wanted His audience of poor subsistence farmers to know that they had better get a good return on their investments lest they go to hell? And even if that was the point of the parable, surely Jesus was not saying that getting a return on our money supersedes all His other commandments, or that it is OK to help murder babies and destroy people's lives as long as we get a good return on our money! Must we break many of His commandments in order to obey one of His (supposed) commandments?

I then briefly attempted to help Mr. Wolfer see the fallacy of his interpretation of the Parable of the Talents:

Obviously, the talents in this parable represent the gifts (including wealth), abilities, opportunities, and responsibilities that God gives to His servants. Those who utilize those gifts, abilities, opportunities and responsibilities for His glory, bearing fruit for His kingdom, bringing Him a return as it were, on His "investment," will be rewarded proportionately one day. But those who "bury" what God has given them, bearing no fruit for His glory, will be considered "wicked and lazy," and will be cast into hell. The "return" God is looking for is obedience to His commands, the fruit of a living faith.

....Like all parables, the parable of the talents is a metaphor—a comparison of two things that are basically dissimilar, but which share some similarities (see Webster's definition). Every parable is imperfect in that sense, in that a point is reached where similarities turn to dissimilarities. For example, is the "master" in the Parable of the Talents a perfect representation of Jesus? Obviously not, for he is described by the unfaithful servant and by himself as "a hard man....I reap where I did not sow, and gather where I scattered no seed." That is not at all what Jesus is like. [Would anyone consider a person who describes himself that way to be Christ-like?] The only similarities between Him and the master in the parable is that they would both be absent for a while, both would return, and both would reward or punish their servants depending upon their faithfulness to bear fruit.

Jesus was no more teaching in the Parable of the Talents the necessity of savvy investment for salvation than He was teaching the necessity of sufficient oil in antique lamps for salvation in the preceding parable. This is a *parable*. Nor was Jesus encouraging or commanding us to invest our money with the moneychangers, the very people He chased out of the temple, calling them robbers and thieves (who incidentally will all be in hell, see 1 Cor. 6:9-10). Nor was He endorsing the idea of gaining financial increase through usury, something also clearly condemned by Scripture (you see, God does have something to say about moral investing).

Isn't it pitiful that a person could become so enslaved to mammon that he would claim, based on Christ's teaching in the Parable of the Talents, that salvation is revealed by one's successful investments? Isn't it tragic that one could be so blinded by greed that he believes Jesus doesn't care if our investments are moral or immoral? We are amazed that a person could become so self-deceived. Yet millions more are just as blinded as Mr. Wolfer, only believing more subtle lies and less obvious perversions of Scripture.

Poor Mr. Wolfer may have concocted the most inane interpretation of the Parable of the Talents than any other person in history. Still, many others have construed interpretations that, although less absurd, are no less wrong. Let us take a closer look at the Parable of the Talents to search for the true meaning of Christ's words there.

The All-Important Context

First, it is important to note that the parable is found within a larger context of what is commonly called "The Olivet Discourse." Jesus had been teaching in the temple, and as He walked out His disciples pointed out the temple buildings to Him. He then made the astounding statement that "not one stone here shall be left upon another, which will not be torn down" (Matt. 24:2). Such a thing could only occur by means of a great catastrophe, and naturally Jesus' disciples wanted to know more. A short time later when they were together on the Mount of Olives, they privately inquired of Him, "Tell us, when will these things be, and what will be the sign of Your coming, and of the end of the age?" (Matt. 24:3). Jesus subsequently foretold numerous signs that would precede the destruction of the temple (see Luke 21:12-24), His return, and the end of the age (see Matt. 24:4-42).

Jesus' obvious reason for foretelling the signs of His eminent return was so that His followers would be anticipating it and ready when it occurred (see Matt. 24:32-34, 42-44). As He continued, Jesus repeatedly warned them about not being ready at His return, making it plain that such a danger was a real possibility. Note that Jesus was speaking privately to His own disciples, not to unsaved people (see Matt. 24:3). Clearly, He did not want them to assume that they were guaranteed to be ready when He returned just because they were ready at that moment. This is so obvious from a cursory reading of the entire Olivet Discourse that it is amazing that anyone would attempt to refute it. Let us take a moment to read carefully Jesus' warning to His disciples, a warning that directly follows His foretelling the signs of His return and that directly precedes the Parable of the Ten Virgins and Parable of the Talents:

Therefore be on the alert, for you [My disciples to whom I am privately speaking] do not know which day your Lord [clearly, Jesus is not speaking to the unsaved, as He is not the Lord of the unsaved] is coming. But be sure of this, that if the head of the house had known at what time of the night the thief was coming, he would have been on the alert and would not have allowed his house to be broken into. For this reason you [My disciples] *be ready too* [which indicates the possibility of their not being ready]; for the Son of Man is coming at an hour when you [My closest disciples] do not think He will.

Who then is the faithful and sensible slave whom his master put in charge of his household to give them their food at the proper time? Blessed is that slave whom his master finds so doing when he comes. Truly I say to you, that he will put him in charge of all his possessions. But if that evil slave says in his heart, "My master is not coming for a long time," and shall begin to beat his fellow slaves and eat and drink with drunkards; *the master of that slave will come on a day when he does not expect him and at an hour which he does not know, and shall cut him in pieces and assign him a place with the hypocrites; weeping shall be there and the gnashing of teeth* (Matt. 24:42-51, emphasis added).

How can anyone intelligently claim that Jesus was only warning those who were presently unsaved to get ready for His coming? Obviously, Jesus was warning those who were presently ready to remain ready. Jesus used an example of a master and his slave to illustrate His relationship with His disciples. The slave in His example could not represent an unsaved person, because unsaved people are in no way slaves of Jesus. They are rebels to the core.

Notice also that the slave in the example was obedient for a time, but he had a change of heart because he believed his master would be absent for a long time. *That is, at one time he was ready, but he became unready.* Those who have never been saved have never been ready for Christ's return.

How did the slave in Christ's story become unready? He began to act like an unsaved person, no longer loving his fellow slaves and also associating with drunkards (people whom Scripture states are unsaved; see 1 Cor. 6:9-10). When his master returned unexpectedly, he was assigned "a place with the hypocrites," that is, among those who profess to be true but are actually false. In that place among the hypocrites, Jesus said there will be "weeping and gnashing of teeth," obviously referring to hell.¹

Jesus made it very clear that one who is saved could ultimately forfeit his salvation. And how is such a thing possible? It is possible when belief changes to unbelief, resulting in a change of lifestyle. The fundamental problem of the slave in Jesus' example was that of faith. He did not believe that his master would return soon, and so he began to act like it, unconcerned if his life was pleasing to his master. Again, keep in mind that Jesus was speaking to His own disciples. He was warning Peter, James, John and the rest. His words apply to every one of His disciples, past, present and future.

The Next Parable

To underscore this solemn warning, Jesus then immediately told the Parable of Ten Virgins (see Matt. 25:1-13). Again, it was directed to the ears of His closest disciples, the only ones present when He shared it, and not to the unsaved. It is the story of ten women who were waiting for the arrival of a bridegroom, a common custom in Christ's day. All ten took their oil lamps, but only five carried extra flasks of oil—just in case their lamps ran out of oil while they waited.

When the bridegroom, who was delayed in coming finally arrived, all ten trimmed their lamps, but the five who didn't bring extra oil realized their lamps were going out. They had to run to an oil dealer to purchase what they lacked, and by the time they returned, the wedding feast was in progress and the door was shut. The five foolish virgins cried out, "Lord, lord, open up for us," but he answered, "Truly I say to you, I do not know you" (Matt. 25:12).

What was the lesson Jesus was trying to communicate in this parable? That is obvious. He ended the parable by saying to His disciples, "Be on the alert then, for *you* [My disciples] do not know the day nor the hour" (Matt. 25:13, emphasis added). Jesus wanted them to be ready for His return, which proves that there existed the possibility that they might not be ready, otherwise He would have had no reason to warn them.

Notice that all ten virgins were ready initially. Had the bridegroom arrived earlier, they would have made it into the wedding feast. All ten were anticipating the appearance of the bridegroom and specifically waiting for Him.

¹ Incredibly, some who subscribe to the doctrine of unconditional eternal security claim that the place of weeping and gnashing of teeth is representative of a temporary state in heaven where unfaithful believers will mourn their loss of rewards! This is a perfect example of the truth, "It takes a scholar to misunderstand what is clear to a child." Anyone who takes a few minutes to research and study how Jesus used the phrases "weeping and gnashing of teeth" and "outer darkness" must conclude that such expressions are always a reference to hell.

Could the five foolish virgins perhaps represent those who have never believed? That seems improbable to say the least. Are unbelievers waiting with believers for the return of the bridegroom? If the five foolish virgins represent those who were never saved, what was Jesus' purpose in telling His own disciples this parable and ending it with a warning to them to be on the alert since they didn't know when He would return? His point to His disciples was obvious: *You don't want to be like the five foolish virgins!* For these reasons, the five foolish virgins *must* represent believers who were initially ready for Christ's return, but who become unready, the same point Jesus had just made in his example of the unfaithful slave. Contextually and exegetically, that is the only reasonable interpretation.

Those who theorize that the unfaithful slave and five foolish virgins represent those who were never truly saved must satisfactorily explain why Jesus used both illustrations to warn His own disciples to be ready at all times for His return. That is impossible to do.

The Parable of the Talents

Finally, we come to the Parable of the Talents, which immediately follows and mirrors the same theme as the Parable of Ten Virgins and the example of the unfaithful slave, as well as underscores Jesus' repeated message to be ready for His return. It begins with the conjunction *for*, linking it to what Christ has just said. The Parable of the Talents however, like Jesus' foretelling of the judgment of the sheep and goats which follows it, emphasizes to an even greater degree what one must do to be ready for His return—in light of everyone's future personal judgment. Let us read what Christ said:

For it is just like a man about to go on a journey, who called his own slaves, and entrusted his possessions to them. And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away and dug in the ground, and hid his master's money. Now after a long time the master of those slaves came and settled accounts with them. And the one who had received the five talents came up and brought five more talents, saying, "Master, you entrusted five talents to me; see, I have gained five more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master." The one also who had received the two talents came up and said, "Master, you entrusted to me two talents; see, I have gained two more talents." His master said to him, "Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master." And the one also who had received the one talent came up and said, "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed. I was afraid, and went away and hid your talent in the ground; see, you have what is yours." But his master answered and said to him, "You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed. Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents." For to everyone who has shall more be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away. "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth" (Matt. 25:14-30).

The first item of importance is the identity of the slave who was given the one talent. Does he represent a saved or unsaved person? He obviously represents an unsaved person at the *end* of the parable, because his master called him a “wicked, lazy” and “worthless slave,” and then cast him into outer darkness to weep and gnash his teeth. Does he, however, at the beginning of the parable, represent a person who is *saved*?

I am persuaded that he represents a saved person at the beginning of the parable for several reasons.

First, because he was indeed a slave of the master, just as much as the other two slaves were (see Matt. 25:14). Their master was also his master (see Matt. 25:18-19, 26). The same master that had entrusted them with talents entrusted him with a talent. The only difference between the three slaves was the number of talents entrusted to each one. In every other respect they had the same relationship with the master. Jesus, of course, does not have a Lord/slave relationship with unsaved people because they are rebels against Him.

Second, there is nothing within the parable that would indicate that the man was unsaved at the beginning of the parable. In fact, if the final verse of the parable, which tells about the man being cast into hell, had not been included, many would conclude that the one-talent slave represents a disobedient Christian, just as saved as the other two slaves. Read the entire parable except for the last verse to see what I mean. The primary reason commentators jump to the conclusion that the one-talent slave was unsaved at the beginning is because their theology doesn't allow for any other possibility. If the man was unsaved at the end, then he must never have been saved, they say.

Third, Jesus was still speaking to His closest disciples as He related the Parable of the Talents. He began the parable by saying to them, “Be on the alert then, for *you* do not know the day nor the hour. For it is just like a man about to go on a journey, who called his own slaves...” (Matt. 25:13-14, emphasis mine). The parable following that introduction was an obvious warning to them: You don't want to be like the one-talent slave who buried his talent in the ground. Again, if such a thing were impossible, Jesus would not have warned them of the possibility.

Fourth, the context before this parable supports such an interpretation. The preceding Parable of Ten Virgins was a warning to Jesus' disciples to stay ready. They should not copy the five foolish virgins, who were initially ready, but who became unready. The example of the unfaithful slave directly before that was also a clear warning to Jesus' disciples to stay ready. They should not imitate the unfaithful slave, who was initially ready, but who also became unready. Moreover, just seconds before He related the Parable of the Talents, Jesus emphatically warned His own disciples three separate times to be ready for His return:

Therefore *be on the alert*, for you do not know which day your Lord is coming....For this reason *you be ready* too; for the Son of Man is coming at an hour when you do not think He will.... *Be on the alert* then, for you do not know the day nor the hour” (Matt. 24:42, 44; 25:13, emphasis added).

All this being so, it seems only reasonable to conclude that the one-talent slave represents a person who was saved initially, but who forfeited his salvation by his unfaithfulness. He abandoned the faith he once possessed, and his lack of any fruitfulness proved it. Jesus' message to His disciples was and still is obvious: *I am about to depart from this world. I'm entrusting you with opportunities, abilities and gifts. I will eventually return, so always be ready. The way to be ready is to be fruitful. You don't want to be like the one-talent slave. That would have dire consequences.*

An Objection Answered

But doesn't the one-talent slave's attitude about his master indicate that he was unsaved? Do not his words, "I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed" (Matt. 25:24), reveal that he really didn't know the Lord?

Please note that the one-talent slave made that statement when his master returned, and he apparently possessed that same attitude when he originally buried his talent. But that does not prove that he was never a slave. Nor does it prove that he always possessed such an attitude or that he represents a person who was never saved. If it proves anything at all about his spiritual state, it only proves that he was on dangerous ground from the time he buried his talent. Even after burying it, however, he could have unburied it at any time before his master's return to begin using it wisely.

Of greater significance, however, is the fact that the master agreed with the one-talent slave's description of himself, affirming that he was indeed a "hard man, reaping where [he] did not sow, and gathering where [he] scattered no seed" (see Matt. 25:24). But such a description is certainly not appropriate for Jesus! Jesus does not reap where He does not sow, nor does He gather where He scatters no seed, both of which would be equivalent to stealing. For this reason, we can safely assume that this particular detail of the parable is of no spiritual significance. As I pointed out to Mr. Wolfer, every parable reaches a point where the similarities between details in the parable and spiritual truths end. Surely we have come to that point. The only similarities between Jesus and the parable's master are that both would be absent for a while, both entrusted their servants with special gifts, and both, when they returned, would reward or punish their servants depending upon their faithfulness in bearing fruit. But that is where the similarities end. Jesus is not just a man; He has more than three slaves; He has not entrusted us with bars of silver (the "talents" of Jesus' day); He did not just "go on a journey." Moreover, He does not reap where he hasn't sowed, as that would be sinful. Thus, trying to determine the one-talent slave's spiritual status by means of his description of his master is unjustified.

The Application to Us

Keeping all of this in mind, we recognize that the Parable of the Talents is just as applicable to us as it was to Peter, James and John. There exists the possibility that we, like they, could imitate the one-talent slave and not be ready when Jesus returns. The way to avoid being like the unfaithful slave is to make certain that we are using our "talents" for the Lord's purposes, bringing a return on His "investment."

To many people, this may sound like salvation by works. However, as I've said before, their error is in separating what cannot be divided—faith and works. Many suppose that faith and works oppose each other, like repelling magnets. The truth is that true faith and true works of righteousness cannot be torn apart. Each is embodied within the other, and if either is removed, the other ceases to exist. Those who continue to believe in Jesus continue to obey Jesus. Those who don't continue to obey Jesus prove they no longer believe in Jesus. Faith works. Believers obey.

In this parable, what do the talents represent, and what are the returns that Jesus expects from us? Do the talents represent our investment capital? Do the returns represent the increasing value of our shares of Mr. Wolfer's recommended mutual funds?

No, the talents of which Jesus spoke must represent more than wealth alone, because Jesus entrusts us with much more than that. They must represent anything and everything that God entrusts to us, including opportunities for service, spiritual gifts

and abilities, natural talents, and of course, wealth. All of these things are gifts from God for which we must one day give an account. Scripture declares,

We have as our ambition, whether at home or absent, to be pleasing to Him. For we must all appear before the judgment seat of Christ, that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad (2 Cor. 5:9-10; see also Rom. 12:1-8; 14:10-12; 1 Pet. 4:10).

Our time, talents and treasures are a stewardship from God, and if we selfishly bury those gifts in the ground, not using them as God intended, we stand in grave spiritual danger, just like the one-talent slave.

God expects that we will use His gifts to love Him and our neighbor. If we believe in Jesus, that is exactly what we will do. If we don't, we expose our unbelief and reveal our hypocrisy. Jesus couldn't have emphasized this solemn fact any more graphically than He did by what He said directly after the Parable of the Talents. There He tells of the future judgment that will occur when He returns. The theme is still the same—Be ready for His coming. Although I quoted these words in the previous chapters, let us consider His words within their context:

But when the Son of Man comes in His glory, and all the angels with Him, then He will sit on His glorious throne. And all the nations will be gathered before Him; and He will separate them from one another, as the shepherd separates the sheep from the goats; and He will put the sheep on His right, and the goats on the left. Then the King will say to those on His right, "Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world. I was hungry, and you gave Me something to eat; I was thirsty, and you gave Me drink; I was a stranger, and you invited Me in; naked, and you clothed Me; I was sick, and you visited Me; I was in prison, and you came to Me." Then the righteous will answer Him, saying, "Lord, when did we see You hungry, and feed You, or thirsty, and give You drink? And when did we see You a stranger, and invite You in, or naked, and clothe You? And when did we see You sick, or in prison, and come to You?" And the King will answer and say to them, "Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me." Then He will also say to those on His left, "Depart from Me, accursed ones, into the eternal fire which has been prepared for the devil and his angels; for I was hungry, and you gave Me nothing to eat; I was thirsty, and you gave Me nothing to drink; I was a stranger, and you did not invite Me in; naked, and you did not clothe Me; sick, and in prison, and you did not visit Me." Then they themselves also will answer, saying, "Lord, when did we see You hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not take care of You?" Then He will answer them, saying, "Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me." And these will go away into eternal punishment, but the righteous into eternal life (Matt. 25:31-46).

Remember that Jesus was still speaking to His closest disciples. His theme had not changed. He wants His followers to be fruitful, thus always ready for His return. The goats in this passage clearly correspond to the one-talent servant, the five foolish virgins and the unfaithful slave in the three preceding passages. Like all of them, the goats weren't ready to give an account before the Master at His coming. In this foretelling of future judgment, Jesus underscores everything He has just been saying. The message couldn't be clearer: *You don't want to be among the goats at this future judgment. Therefore, use your time and treasures to show your love for Me by loving My brethren. If you do, you validate your profession of faith. If you don't, you reveal that you are not really Mine.*

Notice that every good work Jesus mentioned requires the sacrifice of one's time or money. None of them require any supernatural gifts. Practically anyone can do them. Every one of them is a simple act of loving one's neighbor as himself. All of them are indicative of a love for the Master, so that by doing them, one fulfills the two greatest commandments and exhibits his living faith.

The question is, how many of today's professing Christians, if they would stand at this judgment right now, would be counted among the goats? How many would be exposed as complete hypocrites, because they never, or only on rare occasions, have done what Jesus unmistakably said marks all true Christians? Although they had time to acquire money and spend it selfishly, they had no time or money to assist those with desperate needs who were members of their own (supposed) spiritual family.

The Hardness of Some Professing Christians' Hearts

Incredibly, I've found that when I preach about this very judgment, there are always some (often many) professing Christians who dismiss me as a legalist. Yet all I'm doing is telling them what Jesus plainly taught. If I'm a legalist, then so is He. The truth is, Jesus has told us about a future test that is impossible for us to avoid. He's also told us what we must do to pass that test, and we're still unprepared. We think Jesus is mistaken, even though He will be the Judge at the judgment. We imagine that we can be saved by a faith that has no works—a faith that exists nowhere in the universe—a faith that is an utter impossibility.

As you would suspect, strange, elaborate, and perverse interpretations have been suggested to soften or explain away the obvious message that is found in Christ's foretelling of the sheep and goats judgment. For example, some claim that we will somehow be exempt from this judgment. They say that it applies only to those people who are alive when Christ returns at the end of the seven-year tribulation.

Even if such an interpretation is true, what makes us think we will be judged by different criteria than the sheep and goats? Can it only be said of those Christians who are alive when Christ returns that they know they have passed from death to life because they love the brethren (see 1 John 3:14)? Is it only that final group of Christians who can be identified as Christ's disciples by their love (see John 13:35)? No, love is what identifies all Christians of all time. Additionally, all of us shall be judged by our works (see Matt. 12:36-37; John 5:28-29; Rev. 20:12-13), because our works are what validate our faith. To write off the sheep and goats judgment as being irrelevant to us is a foolish error. If you would have asked Peter, James or John if they thought what Jesus said about the sheep and goats applied to them, they would have answered in the affirmative. Jesus was speaking to *them*, warning *them* to be ready for His return.

Some claim that the sheep and goats judgment is a judgment just of nations, not people, depending on how they treated Israel during the future seven-year tribulation. This interpretation is so far-fetched that it is a wonder anyone has the nerve to present it seriously. According to Jesus, this judgment determines one's eternal destiny, whether it be heaven or hell (see Matt. 25:46). In light of all that Scripture teaches, are we actually to believe that at some time in the future, some people will be cast into hell forever because they lived in a nation whose government was opposed to Israel for seven years? And are we to believe that others will receive eternal life because they lived in a nation that was kind to Israel for seven years?

The True Test of Faith

May I also point out that Jesus did not ask these sheep and goats what church they attended. He didn't ask them about their theology concerning the Trinity. He didn't question if they were Republican or Democrat. He didn't quiz them about their

eschatology. He didn't ask if they ever prayed the sinner's prayer or possessed assurance of their salvation. He didn't ask for their baptismal certificate. He didn't ask which TV preacher or Christian music group was their favorite. He didn't ask if they believed in Him. He only cared if they loved His brethren and expressed that love by meeting pressing needs. Their eternal salvation depended on what they did and didn't do, because that is what clearly revealed their faith or unbelief.

Question: How much do you love Jesus? Answer: How much do you sacrifice for the sake of His poor brethren? When you do it for them, you do it for Jesus. It is just that simple.

Ask yourself: If I were to stand at this judgment at this moment and be judged by the same criteria, would I be among the sheep or goats? If your answer is "goats," then you are a goat. You are unprepared to stand before Jesus. If He came back at this moment, you would spend eternity in hell. All that Jesus said in the Parable of the Talents, the Parable of the Five Foolish Virgins, and the example of the unfaithful slave, He was saying to warn you. Don't wait another second. Fall on your face before God and cry out for His forgiveness and transforming grace. Repent of a lifestyle of breaking the greatest commandments. Believe in Jesus. Begin following Him, even if other people think you are crazy.

Following Jesus clearly includes feeding the hungry, clothing the naked, helping those in distress, and visiting the sick and imprisoned, among other things. So give as generously as you can of your time and money to meet pressing, essential needs of brothers and sisters in Christ. The majority of them live in developing nations. Don't lay up treasures on earth; lay them up in heaven. Those are the returns that Jesus expects from His investment in you, not the ever-increasing value of your share of Mr. Wolfer's recommended mutual funds.

Perhaps the best maxim on stewardship was one coined by John Wesley, Anglican evangelist and unintentional founder of the Methodist Church. Wesley taught the early Methodists regarding money: "Earn all you can; save all you can; give all you can."

Good stewards are not lazy, but work hard to earn what they can reasonably, so they have more to give. They, of course, must earn their money lawfully, keeping a good conscience and not being so devoted to their vocation that their devotion to the Lord or His commandments is neglected in any way.

Good stewards also save all they can. That is, they are frugal and use wisdom in their financial affairs. They don't spend needlessly, and they deny themselves the nonessentials in order to have more to give.

Finally, having earned all they can and saved all they can, good stewards give all they can. They don't limit themselves to giving just ten percent, but give 99% if God enables them. Wesley lived what he preached, subsisting on a small portion of the large income he received from the sale of his books. His devotion to the greatest commandments even affected his diet. He ate only what was necessary to sustain his strength and health, in order not to rob someone who needed a touch of Christ's love that he could not have otherwise supplied. He died owning very little.

The Conclusion

What does the Parable of the Talents have to do with what Jesus taught about money, possessions and stewardship? We must all give an account one day for what we've done with the money that God has entrusted to us. If we've been unfaithful, proving ourselves to be poor stewards, using for ourselves what God intended that we use for His glory, we're unprepared to stand before Him. We're professing Christians but practicing atheists.