

Approximate 30 minutes Expository



Faithful Until the King Returns **Matthew 25:14-30 / The Parable of the** **Bags of Gold**

Opening Prayer:

Heavenly Father, thank You for Your living and powerful Word. Open our hearts as we study the words of Jesus. Teach us to be faithful with everything You have placed in our hands. Search us, correct us, encourage us, and prepare us for the return of Christ. For anyone who has never truly trusted Jesus, may today be the day of salvation. In Jesus' name, amen.

Please turn in your Bible to



(NIV)

Matthew 25:14-30.

¹⁴ “Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. ¹⁵ To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. ¹⁶ The man who had received five bags of gold went at once and put his money to work and gained five bags more. ¹⁷ So also, the one with two bags of gold gained two more. ¹⁸ But the man who had received one bag 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. ²⁰ The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with

five bags of gold. 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 two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; 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 one bag of gold 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. ²⁵ So I was afraid and went out and hid your

gold 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? ²⁷ Well 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 " 'So take the bag of gold from him and give it to the one who has ten bags. ²⁹ For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. ³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.' ¹

¹ [The New International Version](#) (Grand Rapids, MI: Zondervan, 2011), Mt 25:14–30.

Setting the Stage:

Jesus gave this parable during the final week before the cross. He was sitting on the Mount of Olives with His disciples, looking toward Jerusalem. They had asked Him about the destruction of the temple, the sign of His coming, and the end of the age. Matthew chapters 24 and 25 are called the **Olivet Discourse**. Throughout this teaching, Jesus gives one central warning: **the King is coming again, so His people must be ready.**

In Matthew 25, Jesus gives three pictures of readiness: be prepared, be faithful, and let genuine faith produce visible fruit.

This parable is not a promise that every Christian will become rich. It is about stewardship, faithfulness, accountability, and the return of Jesus Christ.

In the ancient world, a traveling master might place servants in charge of his

property. They managed what belonged to him and would later answer for it.

That is the picture Jesus gives us. Jesus is the Master. We are the servants.

Everything we have belongs ultimately to Him. The Master has gone away, but He will return, and every servant will give an account.

The Master Entrusts His Property:

Verse 14 says the kingdom of heaven is like a man going on a journey who called his servants and entrusted his wealth to them.

Notice the word entrusted. The master did not give away ownership. He placed his property into their hands so they could use it for his purposes.

God has entrusted us with time, abilities, relationships, possessions, opportunities, influence, the gospel, and spiritual gifts.

The question is not, "How much do I have?"
The better question is, **"How faithfully am I using what God has placed in my hands?"**

Verse 15 says one servant received five bags of gold, another received two, and another received one, each according to his ability.

Older translations use the word talent. In the ancient world, it was a large measurement of value. Even one bag was a tremendous responsibility.

The master knew each servant. He gave different amounts, but he gave each one a meaningful assignment.

God does not give every believer the same calling. One may preach to crowds, another may teach a small Bible study, care for a parent, pray, encourage, show compassion, give out bible scriptures in different places.

We must not compare our assignment with someone else's. The five-bag servant was

not responsible for the two bags, and the two-bag servant was not responsible for the five. Each servant answered for what the master had personally placed in his hands. Faithfulness is not measured by comparison. Faithfulness is measured by obedience.

Two Servants Act Immediately:

Verses 16 and 17 tell us that the servants with five bags and two bags immediately put the money to work and gained more. Notice that they acted immediately. They did not say, "I will serve the master someday." They did not wait until life became easier or until they had more resources. They began with what they had. Many lose opportunities while waiting for perfect conditions: more time, more knowledge, more money, or a stronger feeling of readiness.

But faithful servants begin with what God has already placed before them.

You may not have five bags or two, but you have today, your testimony, people around you, and opportunities to pray, encourage, forgive, serve, and speak of Jesus.

These servants accepted risk because they trusted their master. Faithfulness requires courage. Sharing, giving, forgiving, and obeying may take us outside our comfort zone.

Biblical faith is not passive. Faith trusts God enough to obey Him.

The Third Servant Hides What He Received:

Verse 18 says   (NIV) **Matthew 25:18**
¹⁸ But the man who had received one bag went off, dug a hole in the ground and hid his master's money. ²

² [The New International Version](#) (Grand Rapids, MI: Zondervan, 2011), Mt 25:18.

👉 Burying valuables was considered a safe way to protect them. The servant may have believed he was taking no risk. He did not steal the money, spend it, or lose it through reckless living. But he also did nothing useful with it.

His failure was not loud, scandalous rebellion. **His failure was deliberate unfaithfulness.** He refused to serve his master's interests.

That is a serious warning. A wasted life may look respectable. A person may avoid obvious sin and still live entirely for himself. But Christianity is more than avoiding terrible behavior. The question is whether we lived for the glory of the One who created us and redeemed us. Following Jesus is **active**. It means loving Him, obeying Him, serving others, and using our lives for His kingdom.

The Master Returns:

Verse 19 says that after **a long time**, the master returned and settled accounts. Jesus included the words after **a long time** for a reason. The disciples may have expected the kingdom to appear immediately. Jesus taught that there would be a period of waiting before His return. Centuries have passed since Jesus ascended.

Some mock His return; others grow spiritually sleepy and live as though the Master will never come.

But His delay does not mean that He has canceled His return. **Jesus Christ is coming again.** And I must say, very soon! God's patience gives people time to **repent**, but the day of accountability will come.

For believers, there will be an evaluation of service and reward. We are not saved by works. **Salvation is by grace through faith in Jesus Christ.** Yet our works reveal how we responded to His grace. This is called the “Bema Seat” in **2 Corinthians 5:10** ¹⁰ ***For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad.*** ³

The Greek word **bēma** means a raised platform or judgment seat. The Bema Seat is generally understood as the time when believers’ service and faithfulness are evaluated for rewards.

- It is **not the judgment that determines salvation**; salvation is received by grace through faith in Jesus Christ.

³ [The New International Version](#) (Grand Rapids, MI: Zondervan, 2011), 2 Co 5:10.

- The **Great White Throne Judgment** in Revelation 20:11–15 is a totally different judgment.

For **unbelievers**, there will be judgment for sin and for rejecting God's salvation.

Nothing is hidden from the Lord. Every opportunity, motive, act of obedience, and neglected responsibility is known to Him.

Well Done, Good and Faithful Servant:

The first servant reported that five bags had gained five more. The servant with two bags reported that his two had gained two more. Both heard the same words: "Well done, good and faithful servant!"

That is important. One produced five more and the other produced two, but the master gave them the same approval. He did not compare them with one another. He judged each according to what had been entrusted to him.

God is not asking you to become someone else. He is calling you to be faithful.

He does not measure your life by popularity or ministry size. He sees private prayer, Scripture taught, the lonely visited, temptation resisted, and quiet service done for His glory.

The master said, "You have been faithful with a few things; I will put you in charge of many things."

We often want greater responsibility before being faithful with small things. We want public usefulness while neglecting private obedience.

The Lord values faithfulness in ordinary places.

The master also said, "Come and share your master's happiness!" The greatest reward was not money. The greatest reward was fellowship with the master. Heaven is glorious because Jesus is there. The faithful servant's deepest joy will be

entering fully into the presence and happiness of the Lord.

The Excuse of the Unfaithful Servant:

Beginning in verse 24, the third servant said that he knew the master was **a hard man**. He claimed he was afraid, so he buried the money.

He blamed the master for his own unfaithfulness. He did not admit **laziness** or **lack of interest**. He accused the master of being harsh.

His words revealed that he did **not** truly know or love the master. The faithful servants saw the master's property as an opportunity to serve. The unfaithful servant saw the master as someone to avoid.

A distorted view of God produces a distorted life. Some see God only as cruel and demanding. Others imagine Him as weak and unconcerned about sin. Both views are false.

God is perfectly holy, perfectly just, perfectly loving, and perfectly good. The cross displays both His justice and His love. God did not ignore sin; Jesus bore its judgment. God did not abandon sinners; Jesus gave His life to save them. The servant's excuse also contradicted itself. If he truly believed the master demanded a return, he could at least have placed the money with bankers to gain interest. His actions showed that his words were only an excuse.

What the Parable Does Not Teach:

Some treat this as a promise of financial prosperity, but Jesus teaches **readiness**, not a formula for wealth. Others call the third servant a brave protester, but Jesus calls him wicked and lazy. He is excusing disobedience.

Another view says all three servants were genuine believers and the third merely lost

rewards. But the final language is far more serious. He is rejected, cast outside, and placed where there is **weeping and gnashing of teeth**.

The main point is not that Christians earn salvation through enough good works. The point is that a genuine relationship with the Master produces faithfulness, while an empty profession is eventually exposed by emptiness and rejection of the Master's authority.

Was the Third Servant Born Again?

The third servant belonged outwardly to the household. He knew the language of service and knew the master would return. Yet his heart was not devoted to the master.

He had closeness without relationship, knowledge without love, and responsibility without faithfulness.

The language of the passage strongly indicates a **false disciple**, not a genuine believer who merely had a disappointing day.

Jesus warned that people can call Him "Lord" and participate in religious activity while never truly knowing Him. A person can attend church, be baptized, sing worship songs, and even serve in ministry without being **born again**.

We are not saved by producing fruit. But when salvation is real, fruit begins to appear.

An apple tree produces apples because it is an apple tree. Likewise, good works do not make us God's children; they give evidence of new life.

A true believer can struggle, fail, or pass through dry seasons. But the Holy Spirit convicts, disciplines, restores, and continues His work in those who belong to Christ. The third servant showed no repentance, no love for the master, and no

desire to serve. He offered only claims and excuses.

Outer Darkness, Weeping, and Gnashing of Teeth:

Verse 30 says the worthless servant is thrown outside into the darkness, where there is weeping and gnashing of teeth.

Outside means separation from the kingdom, fellowship, and joy of the Master. The faithful servants were invited inside.

The false servant was cast outside. Darkness pictures rejection from the light of God's gracious presence. Weeping expresses sorrow, anguish, and regret. Gnashing of teeth communicates pain, anger, hostility, and despair.

This is not temporary embarrassment or simply losing a reward. It is the language of final judgment.

Jesus warned about judgment because He loves us. The same Jesus who welcomed sinners called them to repent and warned them not to remain lost.

We must not soften His warning until it loses its meaning. But remember: Jesus gave the warning before judgment arrived. Today, the door of salvation remains open.

What Has God Placed in Your Hands?

Christian, what has the Lord entrusted to you?

- Are you using your time for His glory?
- Are you using your abilities to serve others?
- Are you sharing the gospel, praying for people, building up the church, and faithfully serving your family?

Your assignment may feel small, but there are no unimportant acts of obedience when they are done for Jesus.

- Do not bury what God has given you.
- Do not let fear control you, comparison discourage you, or delay steal your opportunity.

The Master is coming. Let us live so that when we see Him, we may hear,



(NIV)

Matthew 25:23 "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!'⁴ (v.23)

An Invitation to Be Born Again:

Perhaps you recognize yourself in the third servant. You know Christian language and

⁴ [The New International Version](#) (Grand Rapids, MI: Zondervan, 2011), Mt 25:23.

may attend church, but you do not truly know Jesus.

- There is no repentance,
- love for Christ,
- or desire to follow Him.

You do not need to pretend. You need to be **born again**.

- Jesus Christ came to save sinners.
- He lived the perfect life you could never live.
- He died on the cross in your place, carrying the judgment your sins deserved.
- He was buried, and on the third day
- He rose from the dead.

Salvation cannot be earned by church attendance, baptism, good deeds, or becoming a better person.

- Turn from sin and place your faith in Jesus Christ.
- Admit that you are a sinner.

- Believe that Jesus died and rose again.
- Receive Him as Savior and surrender to Him as Lord.

When you come to Christ in genuine faith, He forgives you, gives you eternal life, and places His Holy Spirit within you. Then you serve, not to earn salvation, but because you have been saved.

Do not wait for another day. Come to Jesus today.

Let us Pray...

Lord Jesus, I need you... Thank you for dying on the cross for my sins.... I opened the door of my life and receive YOU as my savior and Lord.... Thank you for forgiving my sins and giving me eternal life.... Take control of the throne of my life.... Make me the kind of person YOU want me to be... Amen.

Closing Challenge:

The Master has entrusted something to every one of us. The amount, assignment, and opportunity may differ, but the expectation is the same: be faithful.

Jesus is coming again, very soon!

- For some, His return will be the greatest moment of joy imaginable.
- For others, it will expose an empty profession.

Let us examine our hearts.

- Do we truly know Jesus?
- Are we faithfully serving Him?
- Are we investing our lives in His kingdom?

Money, possessions, titles, and popularity will all remain behind. But what is done for Christ has **eternal value**.

May we live with our eyes on the returning King, use everything He has given us for

His honor, and long to hear Him say, "Well done, good and faithful servant. Come and share your Master's happiness."

Closing Prayer:

Heavenly Father, thank You for speaking through Your Word. Forgive us for wasted opportunities, selfish living, and fear that has kept us from obedience. Help us use our time, gifts, resources, and opportunities for Your glory.

Lord Jesus, prepare us for Your return. Keep us watchful, faithful, humble, and active in Your service.

For anyone who has never been born again, may they turn to You today. Help them understand that salvation is found only through faith in YOU, Lord Jesus.

**Forgive their sins, give them new life,
and make them Your own.**

**May our lives bring You glory, and may
we faithfully serve until the day we see
You face-to-face. In the name of Jesus
Christ, Amen.**



Matthew 28:19-20