Teaching Outline

Lesson #10

The Tragedy of Missed Opportunity

Matthew 25: 14 - 30

I. What Will It Be? The Kingdom of God or the Kingdom of the World?

<u>Principle</u>: Genuine Christianity is always a matter of the heart. <u>Principle</u>: To be authentic, we must live from the inside out.

II. Jesus Prepares and Equips the 12 for Kingdom Mission Through a Trilogy of Parables

A. The Parable of the Householder: Matthew 24:43-51

Feeding and Being Fed by the Word of God

B. The Parable of the 10 Virgins: Matthew 25:1-13

The Necessity of the Oil of the Holy Spirit

C. The Parable of the Talents: Matthew 15:14-30

Maximizing Opportunities that Promote God's Kingdom

III. The Tragedy of Missed Opportunity

A. Steward or Manager:

One who is responsible to faithfully protect and expand the resources God has entrusted to the manager on His behalf.

B. Three Spheres of "Weight"

- 1. Time of Opportunity
- 2. Capacity to be Productive
- 3. Resources to Expand God's Kingdom

C. Jesus is coming back and there will be an accounting!

<u>Principle</u>: To everyone who has, more shall be given, but to the one who does not have, even what he has will be taken away. (Matthew 25:29)

Principle: No risk for God - No reward from God!

Lesson #10 Series 3 – Story 11

"The Tragedy of Missed Opportunity"

Matthew 25: 14-30

WHILE WAITING AND WATCHING FOR CHRIST'S RETURN, WE ARE TO BE FAITHFUL WITH THE OPPORTUNITIES GOD GIVES TO US.

Story Outline:

- I. Faithful servants' diligence rewarded
- II. Unfaithful servants' negligence punished

Life Application Principles:

- 1. Knowing, meditating and living out the word of God must always be first and fundamental in the life of one who is serious about his faith.
- 2. It is essential to have a deep reserve of the Holy Spirit to minister to others and maximize our opportunities for service.
- 3. A good and faithful servant seizes the opportunities he has been given to bring glory to God.
- 4. We have the opportunity to multiply what God has entrusted to us.
- 5. The person who risks for God will always reap a return.
- 6. We are to be about the business of doing the Lord's work while waiting for His return.
- 7. The godly measure of a man is not how many talents he has been given, but how he uses even the one he has been given.
- 8. When a believer truly understands his life is not his own, he is finally ready to invest his life in Kingdom pursuits and risk it all for the Lord.
- 9. Our life is a gift from God but what we do with it is our gift to Him.
- 10. God does not call us to a life of laziness and passivity but one of action risking all for Christ and His kingdom.
- 11. If an opportunity is not taken, it may be missed forever.
- 12. We are to invest our lives, not waste them.
- 13. If we are not grieved by what grieves the heart of God, we must repent and ask God to show us what He sees, lest we be deceived by the world.
- 14. We are all accountable to God for the use of our resources, and how we use them will determine what we hear when we see Jesus face to face.

NAME OF JESUS

Devotional Reading

"JESUS, OUR FAITHFUL SERVANT"

Of all the precious attributes of the Lord Jesus Christ, the one I seem to gravitate to most often is His **FAITHFULNESS**. That is probably because to me it's one of the most incomprehensible aspects of His nature. For as often as I fail Him, for as often as I set aside His word, His will, His plans and His desires in pursuit of my own, for as often as I sin in countless ways many times every single day of my life, Jesus never fails me. He never leaves me or forsakes me. But instead, He FAITHFULLY stands by me and loves me unconditionally. How can it be that no matter what I do, or don't do, no matter where I go, or don't go, no matter how great I sin and fall short of His glory, His genuine care and compassion for me never changes??? How is it that although I don't always keep Him first in my heart and mind, I am never out of His heart, His mind, His sight or His grip...not even for a millisecond??? His **FAITHFULNESS** to me truly blows my mind, especially when I look back on my whole life and see how Jesus was **FAITHFUL** to me, even when I wasn't saved. All my life He has been **FAITHFUL** to protect me, to provide for me, to rescue me out of danger, to preserve me in the midst of trouble and to even bless me when I most certainly didn't deserve it. The only answer that makes any sense is that it is just WHO He is! Jesus Christ is the FAITHFUL One. He is the loyal, steadfast, trustworthy, honest, dependable, sincerely devoted Son of God and Savior of man. He is the **FAITHFUL SERVANT** of God Most High who came to earth to serve His Father and all humanity. He is "the Son of Man who came not be served, but to serve, and to give His life as a ransom for many" (Matthew 20:28).

In every way Jesus is the ultimate **FAITHFUL SERVANT**, the very best and greatest the world has ever known. In sincere love and unwavering **FAITHFULNESS**, He not only passionately served His Father with the utmost devotion and loyalty, but He serves us as well. Knowing full well beforehand what would be required of Him to fulfill all His Father demanded to pay our sin debt, Jesus left the ease and splendor of heaven and came to earth. He lovingly and **FAITHFULLY** served both God and man without once succumbing to Satan's appealing temptations and lies . . . even when it would have prevented His suffering and death on the cruel Cross of Calvary.

As our **FAITHFUL SERVANT**, Jesus, Christ the King of Glory and God manifest, laid aside His royal rights so that we might have the right to become children of God and recipients of His mercy, grace and everlasting love. After three years of **FAITHFULLY** doing His Father's work here on earth, Jesus with unwavering confidence in the power and presence of God, and blessed assurance of victory and great reward, "set His face like a flint" (Isaiah 50:7) towards Jerusalem where He would face arrest, torture, and agonizing death on our behalf. As our **FAITHFUL SERVANT**, Jesus Christ who walked the Calvary Road bearing the Cross of our sin and shame

was fully committed and devoted to finishing the mission assigned to Him. Jesus finished work on the cross has redeemed us from our sin and restored a right relationship with God, giving us the right to live with Him forever in the New Heavens and the New Earth. Unlike weak, sinful man He never once stopped short, vacillated from His calling or considered quitting. His love for His Father and us never once grew the least bit tepid or cold, even when we so viciously reviled Him. As a result, for all who believe in Him, our sins are forgiven forever. And for all who are truly saved, His mercy and grace now flow in abundant supply, even when we fail in our faithfulness towards Him and His Holy Word. Aren't you glad???

"The steadfast love of the Lord never ceases, His mercies never come to an end; they are new every morning; GREAT IS YOUR FAITHFULNESS." (Lamentations 3:2)

In light of the truth that we have such a Savior and FAITHFUL SERVANT who died in our place and set us free from eternal death in hell, how should we live? Shouldn't we, as the redeemed and righteous children of God live as faithful servants, too? The only logical and right answer is YES!! Sadly, however, if you have lived in this world long enough to observe the evolving ways of society, I am sure that you, like me, have noticed the rapid decline of faithfulness, loyalty, and devotion in the current culture. Blinded by the god of this age, the vast majority of the world has denied the truth of God and fallen for Satan's lie that life is more about being happy, comfortable and free from suffering of any kind than it is about being faithful and doing what is good and right and just.

However, as heartbroken as I am about this lack of devotion and faithfulness in the world today, I am most saddened to see how this same attitude has infiltrated the Church. Once filled with truly faithful, highly committed and passionately devoted followers of Jesus Christ, who treasured the Word of God, fearfully revered His Holy Name and faithfully attended to His commandments, much of the church today has spurned His word, profaned His Name and turned aside from following His Law. Turning their backs on the truth, they have bought in to the wisdom of the world and see cultural trends and self-preservation as of greater worth and importance than God's Word and His wisdom. Paul warned us of this breakdown in society and the church when he says, "In the last days there will be times of difficulty. For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, heartless, unappeasable, slanderous, without self-control, brutal, not loving good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God" (2 Timothy 3:1-4).

Paul was right. As selfishness, arrogance and faithlessness has increased, times of difficulty on earth have greatly increased as well. As we race to the end of the age, the "birth pains" that Jesus foretold would happen are increasing in frequency and intensity which should be a catalyst to spur us, the redeemed children of God, on to increased faithfulness. More than ever, we should live as He did, as faithful servants, with a passion to serve the Lord God Almighty, no matter the cost, in an effort to magnify His name and to win the lost to Christ. However, the opposite has

happened. Today some of the most ardent followers of Jesus Christ have become so in love with the world, so bent on serving their flesh with all its evil desires, that they have not only lost their way, but have quit the faith entirely. They have fallen into the dangerous trap of Satan and become like the faithless servant in the Parable of the Talents who saw God as a hard taskmaster, asking of him more than he was willing to do, and thus buried the treasure God had given him resulting in his eternal death and condemnation.

In light of this truth that we see playing out today, I ask you, are you in danger of being identified with the faithless servant who was called a "wicked and lazy" by the Lord Jesus Christ and ended up losing not only his reward, but his life? Have you in any way fallen into the dangerous trap of Satan and chosen to believe his lies instead of God's truth? What is the temperature of your faith today? Are you on fire for Jesus Christ? Are you passionate in upholding the Scriptures as the inerrant, unchanging Word of God? Are you a faithful servant, devoted to finishing the mission of Jesus Christ? Are you passionate to see the lost saved from hell and therefore, willing to use the talents the Lord has given you and "to go and make disciples of all nations" (Matthew 28:18) no matter the cost? Or are you more passionate and devoted to the worldly wisdom of the current culture because it easier and more appealing to your senses? Or worse, because it is just simply easier to follow the crowd than to stand up for Jesus and His word?

If so, it's not too late for you. As long as it is day your forgiveness and restoration is possible. But you must not delay! NOW is the time to take a good long honest look at your life, your heart, your values and your beliefs. If you find that you have fallen into sin and replaced the truth of God for a lie, run to JESUS, THE FAITHFUL SERVANT who is waiting with open arms to receive you and to restore you to your former glory. The very moment you do, He who promises, is faithful and just to forgive your sins and cleanse you from all unrighteousness. His grace and mercy will wash over you like a flood and you will be completely renewed. If you find your love for Jesus, His word, and His mission has grown cold, ask Him to revive your heart. Ask him to "set you on fire" for Him and the truth of His word, and to renew your passion and devotion to make known His love and salvation among the nations. Ask Him to do whatever is necessary to help you leave the worldly life behind and to live your life from this moment forward as a faithful servant of God. Then look to Jesus, for His life is the perfect example to follow because it is the kind of life that is most pleasing to God, and ending with great reward. Theologian A.W. Tozer once wrote: "Wherever I am, whatever I am doing, I hope and pray to God that I will have the courage to stand up for the real Jesus of the Bible regardless of whom I offend." Will you make that your prayer today? Will you take a stand for Jesus and commit to be His faithful servant from this time forth? You will not be disappointed, for He promises that those who serve Him faithfully will receive great reward that lasts forever into all eternity.

"His master said to him, Well done, good and FAITHFUL servant. You have been FAITHFUL over a little; I will set you over much. Enter into the joy of your Master." (Matthew 24:21)

THE DOCTRINE

"The Judgment Seat of Christ"

Matthew 25:14-30

One of the prominent doctrines of the New Testament is the doctrine of Rewards and the Judgment Seat of Christ. It is vitally important to note that the "Judgment Seat of Christ" is not a place and time when the Lord will mete out punishment for sins committed by the child of God, rather it is a place where rewards will be given or lost depending on how one has used his or her life for God. In 1 Thessalonians 2:19-20 Paul drew courage and was motivated by the fact of rewards at the return of Jesus for the church which he mentions in every chapter in this epistle and becomes the primary subject of 2 Thessalonians. The Lord's return and what this means not only to the world but to us individually is a very prominent subject of the New Testament. It is significant as well that among the final words of Revelation, we find these words of Jesus: "Behold, I am coming quickly, and My reward is with Me, to render to every man according to what he has done" (Revelation 22:12).

The Bema: The Judgment Seat of God

While salvation is a gift from God – there are rewards given for faithfulness in the Christian life and loss of rewards for unfaithfulness. God freely gives us salvation. It is a gift the believer is given through faith, but He rewards the believer for good works. The decision to serve God and the diligence employed in doing so, are our responsibility and our contribution to Kingdom service, and God sees this as worthy of reward. There are many passages that describe these rewards. Both Romans 14:10 and 2 Corinthians 5:9 speak of the "judgment seat." This is a translation of one Greek word "Bema." "Bema" is used in the gospels and in the book of Acts of the raised platform where a Roman magistrate or ruler sat to make decisions and pass sentence (Matthew 27:19; John 19:13). It is used also in the epistles of Paul in his many comparisons to the famous Greek athletic contests, and Paul's use of the word is more in keeping with the original usage of this word among the Greeks. This word was taken from the Isthmian games where the contestants would compete for the prize under the careful scrutiny of judges who would make sure that every rule of the contest was obeyed (2 Timothy 2:5). The victor of a given event, who participated according to the rules, was led by the judge to the platform called the "Bema." There the laurel wreath was placed on the winner's head as a symbol of victory (1 Corinthians 9:24-25). In all these passages, Paul was picturing the believer as a competitor in the spiritual contest of life. Just as the victorious Grecian athlete appeared before the Bema to receive his perishable award, so the believer will appear before Christ's Bema to receive his imperishable award. The judge at the Bema bestowed rewards to the victors. He did not whip the losers, and neither did he sentence them to hard labor. In other words, the Bema was a reward seat and spiritually portrays a time of rewards or loss of rewards following examination,

but it is not a time of punishment where believers are judged for their sins. This would be inconsistent with the finished work of Christ on the Cross because He totally paid the penalty for our sins at Calvary. Scripture teaches that the child of God under grace shall not come into judgment (John 3:18; Romans 5:1) in his standing before God. Our sin has been borne by Christ as the perfect Substitute; therefore the believer is placed in right standing before a holy God and is beyond condemnation. Thus, judgment at the "Bema" is unrelated to the problem of sin. It is solely for the bestowing of rewards.

The Time of the Bema

This event known as the Judgment Seat of Christ will occur immediately following the Rapture or resurrection of the church after it is caught up to be with the Lord in the air as described in 1 Thessalonians 4:13-18. When the Lord returns with His Bride at the end of the tribulation, she is seen already rewarded. Her reward is described as fine linen, the righteous acts of the saints – undoubtedly, the result of rewards (Revelation 19:8). The order therefore of these end time events will be:

- 1. The Rapture of the Church which includes our glorification of our resurrected bodies.
- 2. Exaltation into the heavens with the Lord.
- 3. Examination before the Bema.
- 4. Compensation for rewards.

The Participants at the Bema

All the passages dealing with the Bema or rewards are addressed to believers. All genuine believers – regardless of their spiritual state - will stand before the Bema to give an account of their lives and will either receive rewards or lose rewards. "For God has not destined us for wrath, but for obtaining salvation through our Lord Jesus Christ, who died for us, that whether we are awake or asleep, we may live together with Him" (1 Thessalonians 5:9-11). The Rapture therefore is the means of the believer's deliverance from the wrath of God in that time of Great Tribulation that Paul discusses in chapter 5: 13-14. Because of the perfect and finished nature of Christ's death, whether we are spiritually alert or not, every genuine believer in Christ will live together with Him through the Rapture to face the examination of the Bema.

The Examiner or Judge at the Bema

The Judge at this examination is none other than the Lord Jesus who is even now examining our lives and will bring to light the true nature of our walk and our works when we stand before Him at the Bema. In Romans 14:10, Paul calls this examining time the Bema of God, while in 2

Corinthians 5:10 he calls it the Bema of Christ. The point here is that Jesus who is God is our examiner and rewarder.

The Purpose of the Bema

1 Corinthians 13:13 -15 states: "Each man's work will become evident; for the day will show it, because it is to be revealed with fire; and the fire itself will test the quality of each man's work. If any man's work which he has built upon it remains, he shall receive a reward. If any man's work is burned up he shall suffer loss; but he himself shall be saved, yet so as through fire."

The purpose of the Bema therefore is not punitive. It is not to judge believers for sin of any kind, confessed or unconfessed. Scripture teaches that for the believer, God's justice has already been fully and forever satisfied at the Cross in relation to the believer's sins. If God were to punish the believer judicially for his sins for which Christ has already rendered payment, He would be requiring two payments for sin and would therefore be unjust. Such a concept (punishment for sin) disparages the all-sufficient effects of Christ's death on the cross. Christ paid the penalty for the believer's pre- and post conversion sins. The believer will forfeit rewards which he could have received, but he will not be punished in the judicial sense of "paying" for his sins. All sin, both confessed and unconfessed has been forgiven and is taken care of by the work of Christ on the Cross so the Christian will never face those sins again at the judgment. The following scriptures demonstrate the basic principle of the finished nature of Christ's work on behalf of the redeemed sinner:

Hebrews 10:14: "For by one offering He has perfected for all time those who are sanctified."

Romans 5:19: "For as through the one man's disobedience (Adam), the many were made sinners, even so through the obedience of the One (Christ), the many will be made righteous."

Colossians 2:10: "And in Him you have been made complete, and He is the head over all rulers and all authorities."

Hebrews 8:12: "For I will be merciful to their iniquities, and I will remember their sins no more."

Psalms 103:12: "As far as the east is from the west, so far has He removed our transgressions from us."

John 5:24: "Truly, truly I say to you, he who hears My word, and believes in Him who sent me, has eternal life, and does not come into judgment, but has passed out of death into life."

In summary – Unconfessed sin stands as a barrier to fellowship with the Lord and His control over one's life. Confession means we agree with God concerning our sin and we want to get back under God's control. Daily forgiveness of those who are within the family of God is distinguished from judicial and positional forgiveness. We need to distinguish between fellowship, forgiveness, and legal forgiveness that initially justifies us and gives us a right standing before God through Christ Jesus. Scripture teaches that Christ's death was allsufficient, completely satisfying God's wrath toward sin in the believer. The question of sin in regard to God's justice has been forever satisfied in the mind of God by the all-sufficient sacrifice of His Son. The penalty for the believer's sins has been fully paid by Christ, the believers' substitute. The Christian believer has been in court, condemned, sentenced and executed in his substitute, Jesus Christ. God cannot exact payment for sins twice since payment has been fully and forever paid in the death of our Savior. The believer is therefore, seen by the Father as clothed in the righteousness of Christ. God can therefore find no cause for accusing the Christian judicially any more than He can find cause for accusing His son, Jesus Christ who was sinless but who took on our sins as our substitute. Therefore, at the Bema – the judgment seat of Christ - forensic punishment will NOT be meted out for the believer's sins. Rather, God disciplines us as a father disciplines his sons to bring us back into fellowship that we might be conformed to the image of Jesus. God therefore deals with His sons and daughters as a "family matter."

The Positive Aspects of the Bema

The positive aspect of this judgment of the believer is to properly evaluate the quality of every Christian's work whether it is good or bad, acceptable and thus worthy of rewards - or unacceptable, to be rejected and unworthy of reward. Actually an evaluation is going on in the believer's life every day by the Lord (Revelation 2:3). All sinful deeds, thoughts and motives as well as all good deeds done in the energy of the flesh will be consumed like wood, hay and stubble before a raging fire because they are unworthy of reward. This judgment rewards the believer for all the good he or she has done as portrayed by the symbols of gold, silver and precious stones that which is valuable and can stand the test of fire without being consumed.

The Negative Aspects of the Bema

There are a number of passages that refer to the negative aspects of the Bema as it concerns the believer – passages that declare that we will give account of ourselves – suffer loss – shrink away from the Judge in shame – receive recompense for our deeds – whether good or bad. The disqualification mentioned in 1 Corinthians 9:27 means to be disqualified from reward, not loss of salvation. The recompense refers to the dispensing of rewards or their loss. This is therefore no more a punishment than when a student turns in a worthless assignment and receives an F or a

D. His poor work results in a just grade or recompense. This is what his work deserves. As someone once said: "Salvation is by grace.... Graduation is by works!" The Bible suggests that there will be shame at the judgment seat of Christ to a greater or lesser degree, depending on the measure of unfaithfulness of each individual believer. Therefore it should be each believer's compelling desire to be well-pleasing to the Lord in all things.

The elements of remorse, regret and shame cannot be avoided in an examination at the Judgment seat of Christ. But the believer's sorrow must be somewhat relative because even for the finest of Christians, there will be some things worthy of unceasing remorse in the light of God's unapproachable holiness. This would mean however, that the most godly of us could be sorrowful throughout eternity –BUT – PLEASE NOTE: this is NOT the picture the New Testament gives us of heaven. The overwhelming emotion of heaven is joy and thanksgiving! Although there will undeniably be some measure of regret, this is not the overriding emotion experienced by believers in the eternal state. The emotional condition of the redeemed is that of complete and unending happiness. Hope will at last become reality for all who are delivered from the bondage of corruption into the glorious freedom of life with God. Elimination of the curse, pain and death will also remove sorrow, tears and crying according to Revelation 21:4.

Thus — the judgment seat of Christ might be compared to a commencement ceremony. At graduation there is some measure of disappointment and remorse that one did not do better and work harder. However at such an event the overwhelming emotion is joy, not remorse. The graduates do not leave the auditorium weeping because they did not earn better grades. Rather, they are thankful that they have graduated, and they are thankful for what they did achieve. To over-emphasize the sorrow aspect of the judgment seat of Christ forces us to be out of balance, but to underestimate the sorrow aspect is to make faithfulness inconsequential.

The Nature of the Rewards

What we know about rewards is given in terms that are more general than specific. There are several things the bible clearly states as to the Promise of Rewards:

- 1. The Promise of Crowns a symbol of victory, authority and responsibility.
- 2. The Promise of Heavenly Treasure a symbol of eternal value and security.
- 3. The Promise of Accolades and Commendations "Well done! Good and faithful servant!"
- 4. The Promise to Overcomers a symbol of special blessing to those who have overcome special trials and tests rather than a general promise to all believers.
- 5. The Promise of Special Responsibilities and Authority of the Lord's Possessions. (Matthew 19:28; Luke 19:17-19; Revelation 2:26)

The Reason For Our Hope

Perhaps an analogy of a Thanksgiving dinner may be helpful to condense these doctrinal thoughts and put this teaching of the believer's judgment into proper perspective. At a thanksgiving dinner, each person eats a different amount of food, but each is satisfied. After our glorification, there will be no sinful nature to produce envy, jealousy, resentment, or feelings of dissatisfaction. We will each be enthralled with God and with our glorified state. Another example might be a bat boy at the World Series. Any young man who loves baseball would probably be more than thrilled to be a bat boy in the World Series, but he would not be jealous or resentful because he was not one of the stars of the game. He would simply be delighted to be there and do what he was doing. Therefore, our rewards may be likened to our spiritual gifts. Our rewards seem to primarily be a matter of responsibility and opportunities, but they will not be like badges or medals one might wear as in the military. All of our crowns will be cast at the feet of Jesus, for only He is worthy. Our rewards therefore consist of authority over either many things or many cities. They may even include galaxies of the universe. All believers will live in the Millennial Kingdom and into eternity with the Lord - some will reign with Him, but because of the loss of rewards, evidently some will not.

The Crowns and Their Significance

- 1. *The Crown of Thorns*: This crown speaks of Christ's work on the cross and stands for His victory over sin, Satan and death.
- 2. *The Incorruptible Crown*: Two things: a) This describes all the crowns and contrasts our crowns with the temporal and temporary treasure of this life; b) It is also a special crown given for faithfulness in running the race and exercising self-control in order to serve the Lord and finish the race.
- 3. *The Crown of Exultation or Rejoicing*: This crown is a reward given for witnessing, follow-up and ministry to others. There will be eternal rejoicing over the presence in heaven of those we helped win to the Lord.
- 4. *The Crown of Life:* This crown is given for enduring testing's, trials and temptation. The crown is not eternal life which is a gift through faith alone in Christ alone, but a reward for enduring trials and overcoming temptation.
- 5. *The Crown of Righteousness*: This crown is a reward given for faithfulness to use our gifts and opportunities in the service of the Lord and for loving his appearing. These two things go together: <u>To love His appearing is to live in the light of it.</u>
- 6. *The Crown of Glory:* This crown is a reward promised to Elders for faithfulness in the discharge of their responsibilities in shepherding the people.

- 7. *The Casting of Crowns*: Because Christ alone is worthy and because we can only be fruitful when we abide in Him allowing His life to fill ours, we will all cast our crowns before Him in recognition that all we have done is only by His grace.
- 8. *The Many Crowns or Diadems:* This is the crown of royalty which stands for Jesus Christ as King of Kings and Lord of Lords who alone has the right to rule and judge the world.

God's grace not only forgives you, but enables you to live for something huge -- far bigger than yourself. Why live only for your own little kingdom of one? Live your life for God and His kingdom and be assured of His promise that your investment in Kingdom living will return HUGE benefits!

Questions for Reflection

<u>Read:</u> Matthew 25:14-23

1.	Who do you think the "man" or "master" in this parable represents and who are the servants?
2.	What did the man do prior to going on his journey? What does it mean to "entrust" something to another?
3.	A. What do you think the "talents" represent?
	B. On what basis were the "talents" distributed?
	C. In your opinion, was the distribution fair? Why or why not?
4.	What are some abilities, gifts or assets the Lord has given to people in general? According to Jesus' teaching, how are they to be used?
5.	(Personal) A. What abilities, gifts or assets has the Lord given you?
	B. Are you putting your "talents" to work for the Lord? If so, how?

6.	Read vs.21-23. What did the two faithful servants do with their talents? What commendation did they receive from their master? What was their reward?	
Read: Matthew 25:24-30, along with v.18		
7.	According to these verses, what did the man with one talent do? What was this excuse for doing so? What do you think was the real problem in this man?	
8.	What do you think it means to "hide your talent in the ground"?	
9.	How does the Lord respond to this servant?	
10.	What do you learn about God's expectations of His servants from this parable?	
11.	Read vs.29-30. From these verses what do you learn about God and His basis for rewarding His servants? How can missed opportunities be an issue of life and death?	
12.	How does this story encourage you to make the most of the opportunities God has given you, to use your talents, even at great risk, for the sake of His Kingdom and His glory?	

13. Is your life the life of a true servant or are you a "servant" in name only? What evidence in your life reveals the truth of who you really are?
14. Reflecting on the previous two parables (the Household and the Ten Virgins) along with the parable of the Talents, what is the central truth and important lesson(s) found in all 3? How has this truth impacted your life and ministry this week?
NAME OF JESUS How has the devotion this week encouraged you or challenged you towards greater faith and service to the Lord?
SALVATION QUESTION Are you living for yourself or for God? Will you ask God to clarify your real motives for the things you do and confess the missed opportunities you are responsible for, including refusing Him as your Lord and Savior? Will you repent of your sin, ask Jesus to be Your Master, Savior and Lord, and begin to take advantage of every opportunity He brings before you?