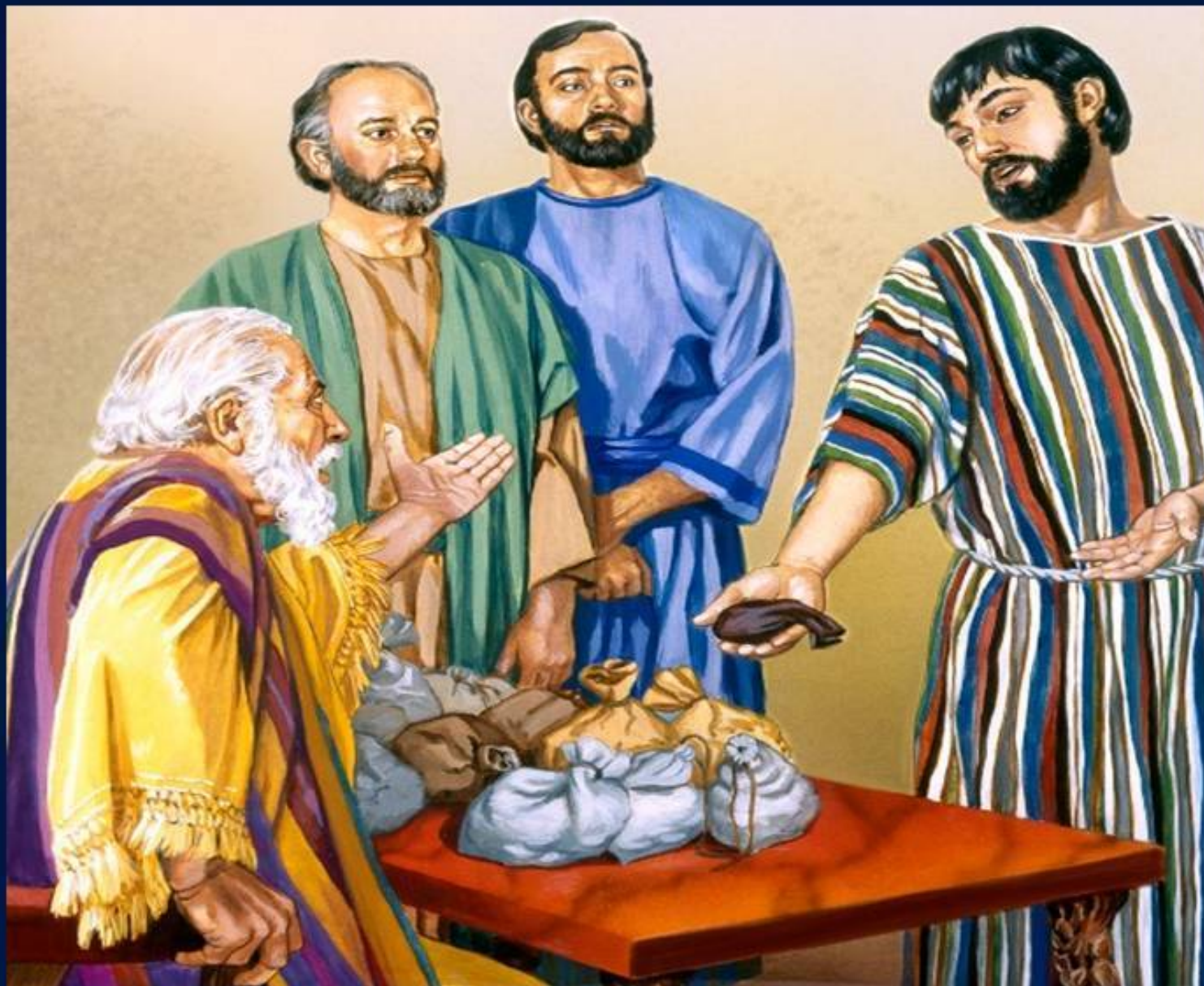


# Day of Reckoning 交帳之日

Matthew 25:14-30



馬太福音 廿五章十四至卅節

MGC 10/25/2020 馬利蘭福音教會



## OVERVIEW

### Matthew 24-25 Olivet Discourse

24:1-31

Signs of end time and  
Christ's 2<sup>nd</sup> coming

24:32-42

Certainty of its coming and  
uncertainty of its timing

24:43-25:46

Five parables that  
teach us to prepare

鳥

瞰

We Are  
Here

### 馬太福音 24-25章 橄欖山講論

24:1-31

末時及主再來的徵兆

24:32-42

末時和主再來的肯定性  
但時間的不可知

24:43-25:46

五個比喻教導我們要準備



## The 5 Parables is a Pepper's Guide

- Mt. 24:43-44 Thief break-in – be watchful & prepared
- Mt. 24:45-51 Household managers – be good & faithful
- Mt. 25:1-13 10 virgins – be watchful & well prepared
- Mt. 25:14-30 Asset managers - be diligent & faithful
- Mt. 25:31-46 Sheep & goats - be kind to the needy

last sermon

上篇講道

## 五個比喻是準備者指南

this sermon

本篇講道

- |             |         |             |
|-------------|---------|-------------|
| 馬太 24:43-44 | 夜賊闖入家   | - 要警醒防備     |
| 馬太 24:45-51 | 善僕與惡僕   | - 要好好管理家人   |
| 馬太 25:1-13  | 聰明與愚拙童女 | - 要警醒並有足夠預備 |
| 馬太 25:14-30 | 忠僕與惡僕   | - 要好好理“財”   |
| 馬太 25:31-46 | 綿羊與山羊   | - 要善待有需要者   |



## 馬太福音 廿五：14-19



14 天國又好比一個人要往外國去、就叫了僕人來、把他的家業交給他們。

15 按著各人的才幹、給他們銀子。一個給了五千、一個給了二千、一個給了一千。就往外國去了。

16 那領五千的、隨即拿去做買賣、另外賺了五千。

17 那領二千的、也照樣另賺了二千。

18 但那領一千的、去掘開地、把主人的銀子埋藏了。

19 過了許久、那些僕人的主人來了、和他們算賬。



## 馬太福音 廿五：20-23



20 那領五千銀子的、又帶著那另外的五千來、說、主阿、你交給我五千銀子、請看、我又賺了五千。

21 主人說、好、你這又良善又忠心的僕人，你在不多的事上有忠心、我要把許多事派你管理，可以進來享受你主人的快樂。

22 那領二千的也來說、主阿、你交給我二千銀子、請看、我又賺了二千。

23 主人說、好、你這又良善又忠心的僕人，你在不多的事上有忠心、我要把許多事派你管理，可以進來享受你主人的快樂。



## 馬太福音 廿五：24-28



- 24 那領一千的、也來說、主阿、我知道你是忍心的人、沒有種的地方要收割、沒有散的地方要聚斂
- 25 我就害怕、去把你的一千銀子埋藏在地裡。請看、你的原銀子在這裡。
- 26 主人回答說、你這又惡又懶的僕人、你既知道我沒有種的地方要收割、沒有散的地方要聚斂、
- 27 就當把我的銀子放給兌換銀錢的人、到我來的時候、可以連本帶利收回。
- 28 奪過他這一千來、給那有一萬的。

## 馬太福音 廿五：29-30



29 因為凡有的、還要加給他、叫他有餘。沒有的、連他所有的、也要奪過來。

30 把這無用的僕人、丟在外面黑暗裡。在那裡必要哀哭切齒了。



## Matthew 25 : 14-18



14 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them.

15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

16 The man who had received the five talents went at once and put his money to work and gained five more.

17 So also, the one with the two talents gained two more.

18 But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.



## Matthew 25 : 19-22



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

20 The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

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



## Matthew 25 : 23-26



23 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'

24 "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

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

26 "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?



## Matthew 25 : 27-30



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 "Take the talent from him and give it to the one who has the ten talents.

29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.

30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

**Compare the 2 Parables  
In Mathew 25**

**比較馬太福音 25 章  
的兩個比喻**

**馬太 Matt. 25:1-13**

**Wise and Foolish Virgins**

**聰明與愚拙童女**

**Need to Watch**

**要 警 醒**

**Be Well Prepared**

**要 準 備 足 夠**

**BOTH parables characterize those who WAIT!**

**兩個比喻都是描述那些在等候主回來的人**

**馬太 Matt. 25:14-30**

**Parable of the Talents**

**分財(他連得)的比喻**

**Need to Work**

**要 工 作**

**Be Productive**

**要 富 有 成 效**



# Parable of the Talents

# 分財的比喻

## What is a talent (他連得)?

A talent is a weight measure (about 75 lbs.) of coins (gold/silver/bronze). It was a unit of currency used in ancient Greek and the Roman Empire.

In Jesus' time, a talent would be equivalent to about 20 years' worth of earnings/savings



A talent of silver coins is worth about US \$30,000 today (@\$25/oz.)



A talent of gold coins is worth about US \$2.3 million today (@\$1,925/oz.)

So a talent is a very large sum of money





# The Parable Has 3 Episodes

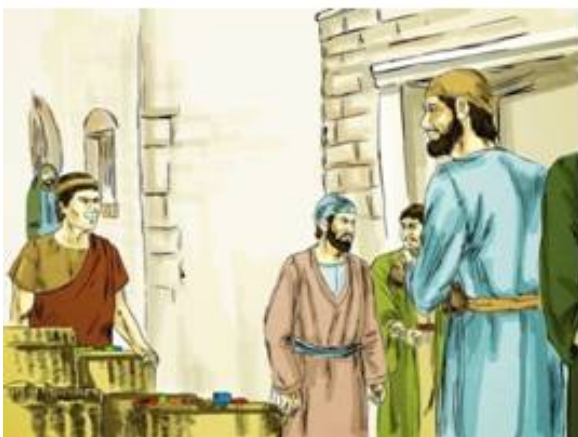
# 比喻中的三個情節



## Episode 1 第一集: v 14 - 15

Master's asset allocation.

He distributes his assets among his 3 servants  
主人把他的資產托付給三個僕人



## Episode 2 第二集: v 16 - 18

The servants get into actions.

They put their capitals to work  
僕人們採取行動運用托付給他們的資金



## Episode 3 第三集: v 19 - 30

The master returns and settle accounts  
with his servants

主人回來跟僕人們“算帳”



# Analogies of the Parable

# 比喻中的類比

Master主人 = Lord Jesus 主耶穌基督

Servants 僕人 = Jesus' followers (us) 耶穌的門徒 (我們)

Distribution of talents  
資產的分配 = Endowment of spiritual gifts, task,  
= opportunities and responsibilities  
賦予屬靈恩賜、機會、任務和責任

Return of the master  
主人回來 = 2nd coming of Christ  
= 基督第二次來臨

Accounting report  
帳務報告 = Judgment before the seat of Christ  
= 基督枱前的審判

Profit  
= Growth in spiritual gifts & increase in  
= opportunities  
得利 恩賜的增長、機會的增加

Asset buried  
埋沒了的資產 = Neglected spiritual gifts, opportunities let go  
= 荒廢了的屬靈恩賜，錯失了的機會



# The Master's Asset Allocation 主人的資產分配

The master entrust his enormous wealth generously to his servants. Every servant was given some talent(s)

it is said, "When He ascended on high He led a host of captives, and He gave gifts to men." 經上說、『祂升上高天的時候、擄掠了仇敵、將各樣的恩賜賞給人』(Eph 弗 4:8)

Every true Christian receives spiritual gift(s) from the Holy Spirit for ministry. Everyone has a job to do to serve the Lord.

Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms. 各人要照所得的恩賜彼此服事、作神百般恩賜的好管家 (1 Pet 彼前 4:10)

The master gave different amounts to his servants. He knows how much each servant can handle.

For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but ..in accordance with the measure of faith God has given you. We have different gifts, according to the grace given us. 我憑著所賜我的恩、對你們各人說、不要看自己過於所當看的、要照著 神所分給各人信心的大小、看得合乎中道。..照著所賜給我們的恩典，我們各有不同的恩賜.. (Romans 羅馬書 12:3, 6)



# The Servants' Actions 僕人們採取行動

## Servant # 1

Went **AT ONCE** (馬上). He wasted no time and took aggressive investment strategy

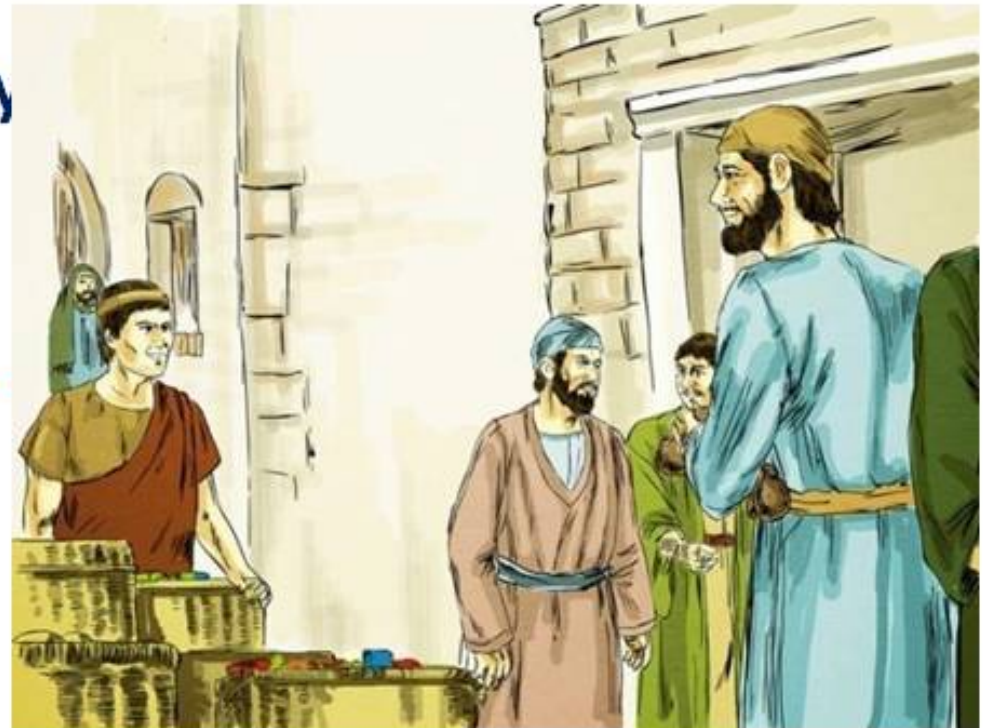
Gained five more talents and doubled his return

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## Servant # 2

**Also** (照樣) did the same as servant # 1

So if you are not as smart, just model after the smart guys





# The Servants' Actions 僕人們採取行動

Servant # 3

**Take it easy (別急).**

He doesn't want to take any risk.  
He wants to play it safe.

He doesn't want to put too much stress on himself worrying about the market's volatility

He dug a hole in the ground and hid his master's one talent

Then he can relax,  
have a good time and  
enjoy his life



Privately he doesn't think his master is a good man.  
Benefiting his master is not in his interest.  
“Why should I do the hard work & he reap the profit?”



# Day of Reckoning

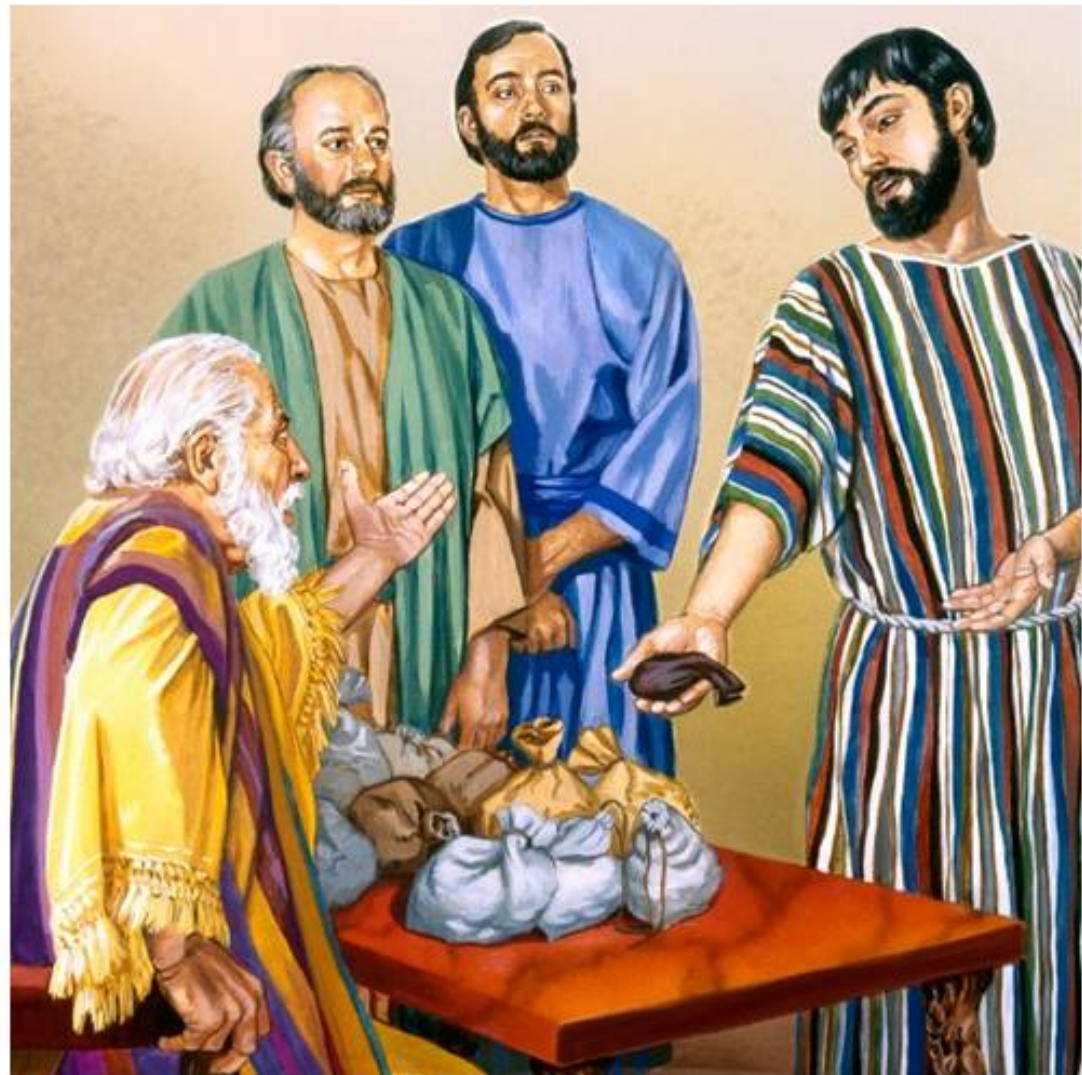
# 交帳之日

After a long time the master of those servants returned and settled accounts with them. It is report card time.

“For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad.. Since, then, we know what it is to fear the Lord, we try to persuade men”

因為我們眾人、必要在基督臺前顯露出來、叫各人按著本身所行的、或善或惡受報。我們既知道主是可畏的、所以勸人。

(2 Corinthians 哥林多後書 5: 10-11)





# Giving an Account to the Master 向主人交帳

Servant # 1 : 'Master, you entrusted me with five talents.

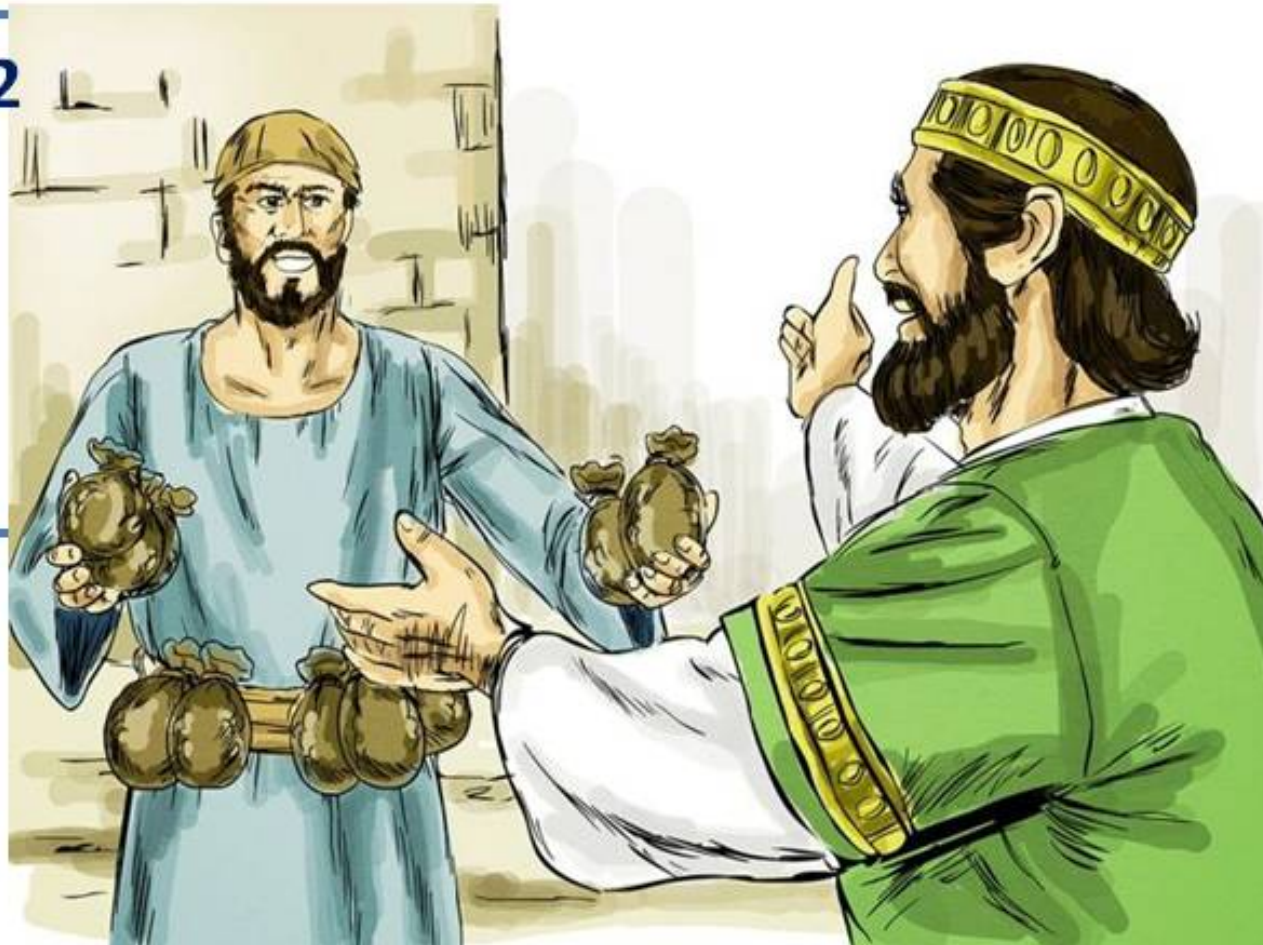
**LOOK!! I have gained five more.'**

He was excited & anxious to come to report to the master.  
He was confident his master would be satisfied.

Then came Servant # 2

He too was excited,  
and confident his  
master would be  
satisfied with the  
return he generated.

Their master was  
indeed very pleased  
and satisfied with  
their results.





# The Master's Appraisal 主人的評價

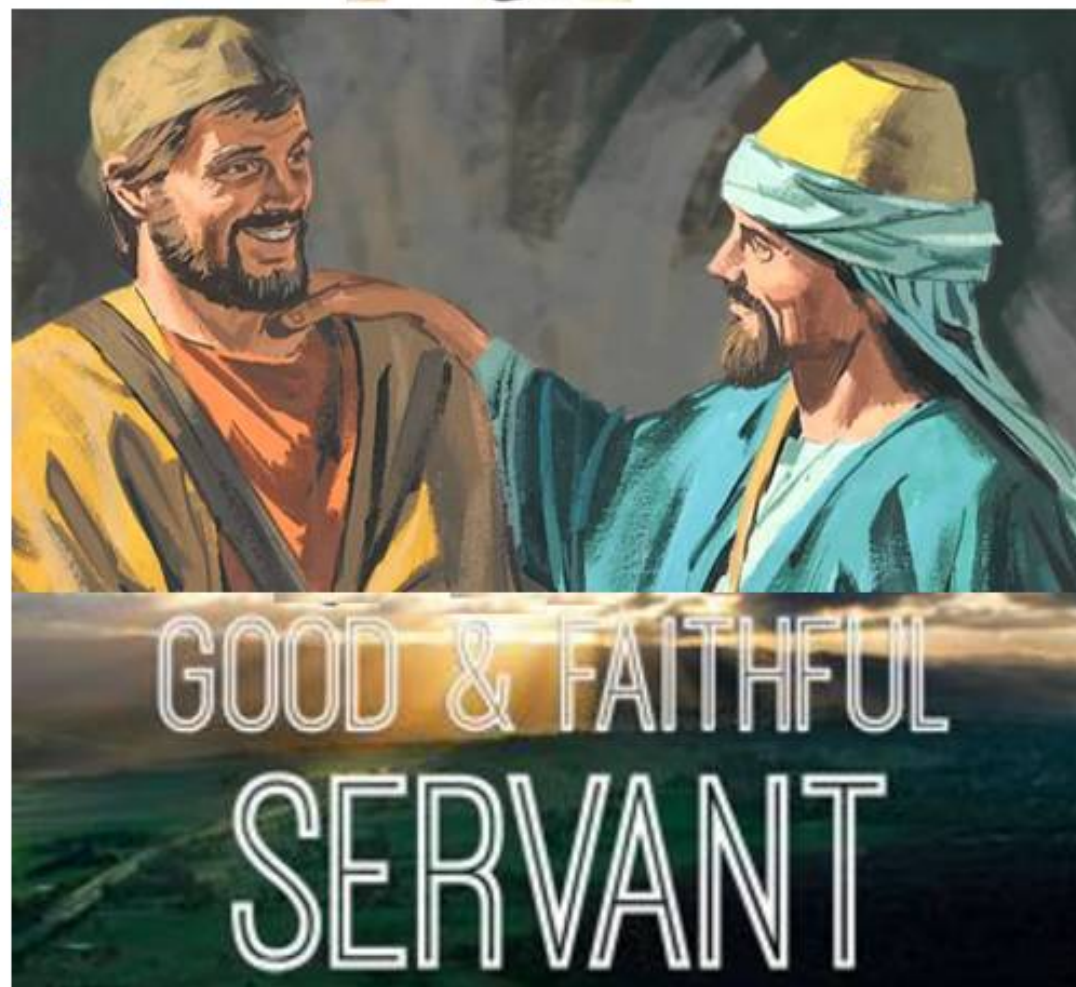
Servant # 1 & #2 both received the same appraisal from their master:



**1** **Commendation 稱讚:** "Well done! you good and faithful" servant  
你這又良善又忠心的僕人

**2** **Promotion 升職:** "You have been faithful with a few things; I will put you in charge of many things. 你在不多的事上有忠心、我要把許多事派你管理(在永恆裏)"

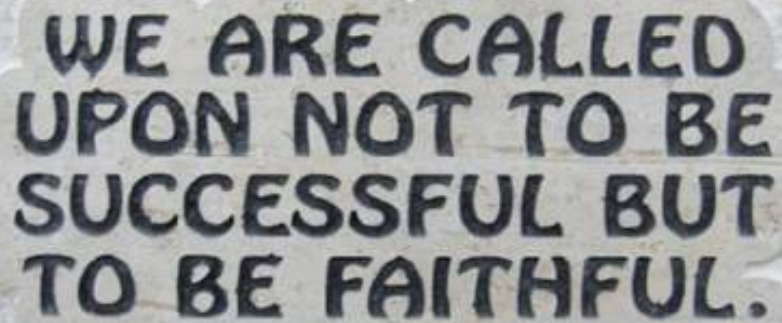
**3** **Reward 獎賞:** "Come and share your master's happiness!"  
進來享受你主人的快樂。





# What Matters is Faithfulness 重要的是忠心

Servant # 1 & # 2 received different talents & made different gains but received the same appraisal from the master because it is not the quantity of gain that matters. It is their **faithfulness**.



WE ARE CALLED  
UPON NOT TO BE  
SUCCESSFUL BUT  
TO BE FAITHFUL.

**What is faithfulness 何謂忠心？**

**Biblical faithfulness requires belief in what God tells us who He is – His attributes. (Heb 11:6)**

**Faithfulness is unwavering commitment to finish what God call us to do by trusting Him to work thru us.**

**忠心是堅定不移的委身，倚靠神透過祂在我們生命中的工作去完成委託給我們的呼召。**

**“For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.” (Eph 2:10)**

**“我們原是神所作成的，是在基督耶穌裡創造的，為的是要我們行各樣的善事，就是神預先安排我們去做的” (弗 2:10 新譯本)**



# Giving an Account to the Master 向主人交帳

Then came servant # 3, afraid, feeling guilty & shameful.  
His defensive strategy is:

**Accuse his master 惡人先告狀:**

Put the blame on his master:

**1** “you are harsh & greedy ” just like Adam & Eve blamed God  
All sins rooted in a misconception of God

**Excuse 藉口 :**

**2** “I was afraid” – afraid of you because you are harsh & afraid that I might suffer loss since I am not as smart as others

**I play it safe 4 U 以安全為主 :**

**3** So I hid your talent securely in the ground so you can get it back all without loss”. Here’s 100% of your money back!  
I didn’t embezzle or spent any of it.





# The Master's Appraisal 主人的評價

The master was very unhappy with servant # 3's report

**1** **Reproof 責備**: "You wicked, lazy servant! So you knew that.." (you did it knowingly)  
你這又惡又懶的僕人.. 你既知道.. (你是明知故犯)

**2** **Dismissal 革職**: "Take the talent from him and give it to.. 奪過他這一千來、給那有一萬的"

**3** **Rejection 被丟棄**: "throw that worthless servant outside, into the darkness!"  
把這無用的僕人、丟在外面黑暗裡





# Judgment of the One Talent Man

# 審判那領一千的僕人

Emphasis is on the 1 talent man, many lessons to learn from him

On judgment day – the day of reckoning, the master's 3 servants were **judged individually and independently**. **Not by comparison** to other servants.

Likewise : we must all appear before the judgment seat of Christ, that **each one** may receive what is due him for the things done while in the body, whether good or bad. 因為我們眾人、必要在基督臺前顯露出來、叫**各人按著本身**所行的、或善或惡受報。  
(2 Corinthians 林後 5:10)

On judgment day the number of “talents” will not matter. The question will be, “Have we been faithful in our use of the talents?” Even if you got only 1 talent, you will be held accountable  
The one talent man's sin is not what he did – but what he didn't do!

He was judged wicked & lazy because he wasted his life – the gifts , the tasks, opportunities and responsibilities entrusted to him



# The Sin of Omission 遺漏之罪

**The sin of omission - failure to act is a sin**

Whoever knows what is right to do and fails to do it, for him it is sin (James 雅各書 4:17 RSV)

人若知道行善、卻不去行、這就是他的罪了

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On judgment day many will be asking the Lord:

“when did we...?” 主啊！我們什麼時候...呢？

( in the parable of sheep & goats 綿羊和山羊的比喻  
Mathew 25 )

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God will not hold us accountable for what we do not have – but will hold us accountable for what we do have.

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Everything should be done with the day of reckoning in mind.



## Use It or Loose It    不用則失

**Use it or lose it** means if we don't continue to practice or use an ability, we might lose that ability.

This is true for our muscles and brain. If our brain is not used enough daily, it will shrink & speed up the process of aging & lead to Alzheimer's later on

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It is equally true for the “talents” God gives us. If we exercise our spiritual gifts, it will grow, if not we will lose it. If we seize on opportunities God gives us, we will be given more opportunities, otherwise we won't be given any.

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“For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 因為凡有的、還要加給他、叫他有餘。沒有的、連他所有的、也要奪過來。”  
(Mat 太 25: 29)

**Use it or lose it** - This is **God's principle** of the talents.



# What a Wasted Life! 浪費了的生命



## *Morris Siegel*

- A street person in Los Angeles, CA
- Roamed about in dark alleys, sleeping out-of-doors, carrying everything he owned in an old shopping cart.

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• On December 14, 1989, he was found dead in an alley. Died of natural causes, with three dollars in his pocket and an untouched fortune in 3 bank accounts totaling \$207,421.

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In 1979, Morris' father died and left him the money. When Morris did not claim it, the Division of Unclaimed Property tracked him down, and his family forced him to accept it. He did not show up at the ceremony when the cash was awarded. He took enough of the money to buy an old car, where he slept in bad weather. Relatives rented him an apartment; he never went there.





# What a Wasted Life! 浪費了的生命



Could It Be That We Do No Better Than Morris Siegel?

有沒有可能我們不好過這位流浪漢呢？

我們浪費了神的恩典，埋沒了祂賜的才幹，失去祂給予的機會

- Blessings - we waste?
- Talents - we bury?
- Opportunities - we pass?



"There is no one righteous, not even one; there is no one who understands, no one who seeks God. All have turned away, they have together **become worthless**" (Romans 3:10-12)

如經上所記、『沒有義人、連一個也沒有。沒有明白的、沒有尋求神的。都是偏離正路、一同變為無用。』(羅馬書 3:10-12)



## Do the Math 計算一下

Many Christians, especially those in big churches, feel that they are unimportant, not needed and won't make any difference in the church. They are wrong.

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Consider this in a typical church:

Five	5 talent man	produce	25 talents
Fifteen	2 talent man	produce	30 talents
Eighty	1 talent man	produce	80 talents
<hr/>			
<b>Total</b>	<b>100 man</b>	<b>produce</b>	<b>135 talents</b>

If everyone in the church is productive, the 1 talent guys collectively contribute more to the church than all the 5-talent guys and the 2-talent guys COMBINED !!



# Don't Bury Your One Talent

## Don't Waste Your 1 Vote

Treasure your God  
given privilege, opportunity  
and responsibility



#MAKEYOUR  
VOTECOUNT

MARYLAND

VOTE EARLY, In Person Oct. 26 - Nov. 2

IN-PERSON VOTER REGISTRATION AVAILABLE DURING EARLY VOTING AND ON ELECTION DAY



[HeadCount.org/MakeYourVoteCount](https://HeadCount.org/MakeYourVoteCount)



# I WANT YOU TO VOTE



# The Decisive Vote

**Dr. James Dobson**



2020  
ELECTION

關 健 的 一 票



# 豈可空手回天府

Must I Go and Empty Handed

In 1877, Rev. Charles C. Luther heard another pastor relate the story of a young man who was about to die.

The young man had only been a Christian for a month. He was in deep sorrow because he had so little time left to serve the Lord.

He said, "I am not afraid to die; Jesus saves me now. But must I go empty handed?" This incident prompted Rev. Charles C. Luther to write this hymn.

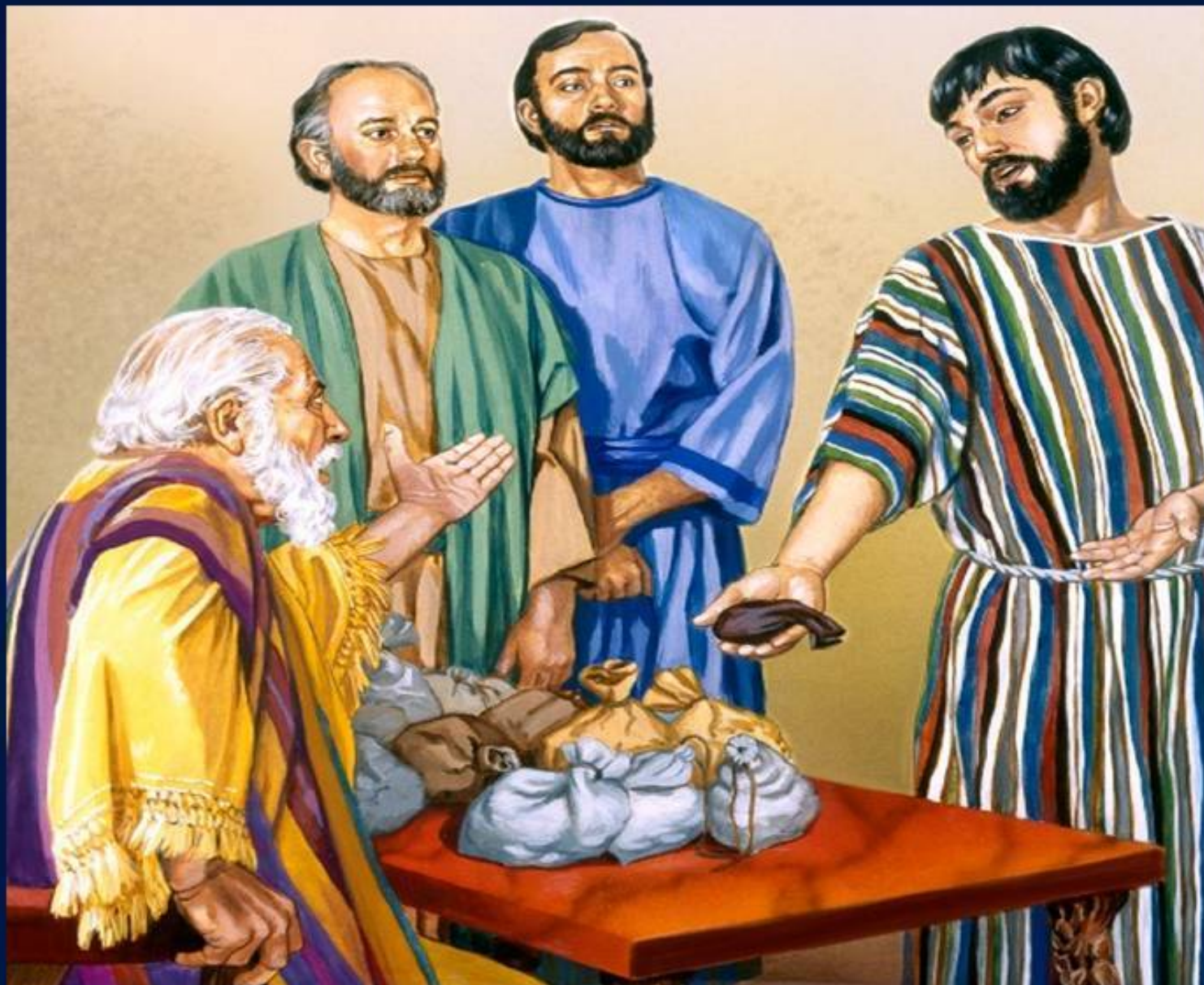


Charles C Luther  
Baptist Minister



# Day of Reckoning 交帳之日

Matthew 25:14-30



馬太福音 廿五章十四至卅節

MGC 10/25/2020 馬利蘭福音教會