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## Introduction

We call God our “Heavenly Father, Lord, and Savior” when we commit ourselves to Him, but then we mostly talk about God as our “Heavenly Father” and “Savior” and often ignore the "Lord" aspect of our relationship with God. The meaning of Christian life on Earth comes from an understanding of what He expects of us as our “Lord”.

There are major distinctions between these honorifics. “Heavenly Father” implies God’s loving and merciful parent-child relationship with us. “Lord” implies a master-servant relationship with emphasis on obedience, performance, rewards, and justice. Mankind broke both relationships when our ancestors chose sin over Him, and justice demanded atonement -- the appropriate price to be paid in order to restore the broken relationship. God chose to want us back because of His love for us. Since the atonement for our sin is unrepayable by us sinful mortals, love and justice seemed to be in unreconcilable conflict in this case. This is where the role of “Savior” comes in. The only way to fulfill both His love and justice was with *substitutionary atonement* where Jesus atoned for our sins by His sacrifice on the cross. Mercy and love triumphed without violating justice. This is the defining foundation of the Christian faith. But today many Christians focus on “Heavenly Father” and “Savior” and de-emphasize

the “Lord” aspect of our relationship with God. It is simply not as appealing as the emphasis on the heart-warming father-child relationship. Many wrongly claim that “mercy triumphed over justice”. No, mercy and love did not triumph over justice. They triumphed without violating justice, and they actually fulfilled justice because Jesus’s sacrifice paid the needed atonement on our behalf when we were unable to do so. (Not getting the punishment that one deserves is the Christian definition of *mercy*, and mercy is the manifestation of one’s *love* for another.)

This book explores the master-servant relationship in which we are entrusted with the resources by God. Most of us lack the proper perspectives about His lordship and His expectations of us, and thus we often do not know the proper response. This book seeks to clarify His expectations of us regarding the resources He has given us, and how it is to our long-term benefit to use these resources according to His expectations. Through this process, we will discover the meaning of Christian life.

But why should we bother if Jesus’s salvation already guarantees our eternal life? Our salvation is not determined by our works, for it is through the substitutionary atonement of Christ that we are saved from eternal separation from our Father and Creator. But our works on Earth do affect our

positions and responsibilities in the afterlife. We know very little about the afterlife, but as we will see in the first part of this book, it is far more valuable than our earthly lives and there are different roles and responsibilities there. Not everyone is equal in the afterlife. As we will see in the second part of this book, Jesus implored us to invest His resources to earn our elevated places in the eternal life. Sadly, that is not the focus of most Christians today. We mostly indulge in the here and now because that is what we can see and touch. Most Christians are satisfied with being saved from hell, and then strive to have wealthy and healthy earthly lives as if that is the main objective of their existence. In contrast, God wants us to have more... much, much more.

The meaning of Christian life deals with three things we think we own: our time, our talents, and our treasures. They are commonly known as the “three Ts”. The revelation can be found in three parables taught by Jesus: The Parable of the Ten Minas (Luke 19:12-27), the Parable of the Talents (Matthew 25:14-30), and the Parable of the Shrewd Manager (Luke 16:1-13). From these parables, we can see the expectations of God for us and find the meaning of Christian life.

## **Parables of Minas & Talents: Our Time & Talents**

There are two parables by Jesus – The Parable of the Ten Minas in Luke 19:11-26 and the Parable of the Talents in Matthew 25:14-30 – that are truly unique among the parables of Jesus. They are different in their details, and yet their striking similarities imply some sort of relevance. Both are, in themselves, rich in meaning. But when we compare them side-by-side and study their differences carefully, we will discover much deeper meanings from the minute details that we may miss through a typical reading of either parable.

At this time, you have the choice of reading this book as a typical book or do some exploration on your own before proceeding. To read the rest of the book now, just start with the next section. But if you like to do some Bible study on your own and try to find those differences yourself, please print the side-by-side scriptures from:

<http://meaning.ofchristian.life/scripture>

And print the comparison table and fill it out as you read:

<http://meaning.ofchristian.life/comp-blank>

After you have completed the comparison table, you can check your answers against the completed comparison table:

<http://meaning.ofchristian.life/comp-done>

## **The Intriguing Details**

Like many of Jesus's parables, strange details are where the deepest meanings reside. We will explore the details carefully, particularly the differences between these two parables:

- Number of servants involved
- Amount of initial funds given to them
- Rates of return from their endeavors
- Master's reactions, rewards, and rebukes

Some Bible scholars see Luke 19 and Matthew 25 as the same parable. I believe they are not, and Jesus gave different details in them for a reason. It is through two of these differences that we can find the keys to unlocking the hidden lessons in these two parables.

### **Number of Servants**

In the Parable of the Ten Minas (Luke 19), ten servants received money from the master, but only three returned to face the master. In the Parable of the Talents (Matthew 25), only three servants received money from the master and all three came back to face the master. The populations of the servants in question are clearly not identical in the two parables. Perhaps those in Mark 25 represent the same population as the three servants who came back to face the master in Luke 19.

Who are the ten servants in the Parable of the Ten Minas? The number ten is a symbol of completion in the Bible so perhaps “ten servants” represent all of mankind. Seven of them did not return to face the master. The three who returned did so voluntarily. The three who chose to come back to the master and face the evaluation likely represent Christians. When we became Christians, we accepted Jesus Christ as our “Lord”, and that commitment includes being evaluated by Him for what we have done with the lives we have been given. Too often ministers do not mention this important component of our commitment to become Christians and so many Christians have the incomplete perception about the commitment to become a Christian. Salvation from sin is free for the asking, but returning to face God to account for how we spent our earthly lives is part of that commitment.

The three servants in Matthew 25, then, most likely represent Christians. These three servants all came back to face the master, just as three servants did in Luke 19.

Interestingly, currently Christians of all denominations account for about 30% of the world’s population. Coincidence? Probably not...

## **Differences in the Amounts of Initial Funds**

One of the most noticeable differences between the two parables is the different amounts of initial funds given by the master. In Luke 19, each servant was given one “mina”. A mina was about three months of wages back then. Those were thus relatively small amounts of money to work with. On the other hand, a “talent” of gold was about 60 minas or 15 years of wages. All the servants in Luke received the same and relatively small amounts of money to invest. The three servants in Matthew 25, however, received much larger and different amounts of initial funds – roughly 75, 30, and 15 years of wages, respectively. This disparity is often mentioned as the biggest difference between the two parables. What the monies represent is answered by the next intriguing detail.

## **The Missing Minas in Luke 19**

Due to the relatively small amount of money involved in Luke 19 and the fact that seven of the ten servants did not even return to face the master, money did not seem to be a big issue in this parable. Yet one of the greatest mysteries of these two parables is in the amount of money which is often overlooked.

In Luke 19, the first faithful servant made ten minas with the original mina given to him by the master (v.16). So the first faithful servant should have 11 minas in his possession when he returned to face the master. In verses 24 and 25,

however, it is said twice that he only had 10 minas. So what happened to the missing mina? Could it be that the initial mina was returned to the master because the very first mina from the master was said to be the master's (v. 16, 18, and 20)? Yet in verse 24, the master said the mina given to the last servant was the servant's and the master took it away from him and gave it to the first faithful servant. So maybe the master took the minas back from everyone at the time of evaluation?

It seems that the servants in Luke 19 could not keep the original, relatively small amounts of money at the end but were able to keep the monies they earned. In contrast, in Matthew 25, the two faithful servants were able to keep the huge yet different initial funds and the monies they earned.

In Luke 19, everyone was given the same amount of money to start with. Jesus made that amount of money "one" of a particular monetary unit for a reason. What is the one thing that everyone has one of, but cannot keep at the end? It is very obvious – our earthly lives. Whether it is long or short, rich or poor, healthy or unhealthy, we all have only one life on Earth, and most of us have the choice on how we use it.

The relatively small amount of initial money in the Parable of the Ten Minas seems to suggest that making money is not the main intention of the master in Luke 19. What, then, is His main intention?

Furthermore, He gave all servants the same amount of money. The master should have known that some servants would do better than others, but He did not give them more money initially. This further shows that making money is not the master's main goal.

The only logical explanation is that the original minas given to the servants were just a test. It is a fair test because everyone has the same initial amount – one mina. It is a test that has huge consequences, however. The reward for being faithful is described as "ruling over cities," which is far greater than the value of minas used to test them. This is an important reflection of the comparison between our earthly lives and our eternal afterlife. The afterlife is so much more valuable. This is why Jesus de-emphasized our earthly possessions so often. He knew it is not important nor permanent, and we should not allow our earthly concerns to hinder our pursuit of what is truly important and eternal. Sadly, most Christians do not live with this perspective.

### **What Do the Monies in Matthew 25 Represent?**

If the initial funds in Luke 19 represent our earthly lives, and they were given out mainly as a test of our faithfulness, then what do the monies in Matthew represent? In Matthew 25:15, it says the amount of money given to each of the servants was based on the servant's ability. The master chose

the amounts based on how much the servants could handle. Then the servants were evaluated based on their relative rates of return, not the absolute amounts. Furthermore, the servants were able to keep both the initial seed monies and the profits they made. For Matthew 25, those were huge amounts.

Many English versions of the Bible give away the answer unintentionally. In English, the word “talent” is both a unit of weight and currency back in the ancient Greco-Roman era and a word representing people’s natural aptitude and acquired skills. People were born with different intellectual and physical potential, into families with different socioeconomic backgrounds, in different parts of the world, and will encounter different opportunities and experiences. God evaluates us based on what is given to us, and so it is a fair test also. But unlike our earthly lives represented in Luke 19, we get to keep both the potential capabilities we were born with and the talents, skills, and experiences that we accumulate while on Earth. The rewards given by the master were abstract and reveal little about our afterlives and what happens to our talents. However, by allowing us to keep both our original and earned monies, we can safely assume that our talents and experiences will stay with us and be useful in the afterlife.

The rewards given by the master in Matthew 25 also imply that our earthly lives are a test and a time of training. The

master said, “you have been faithful in a few things; I will put you in charge of many things” (Matthew 25:21, 23). We do not know how much more the “many things” are relative to the “few things” in this parable. We do know the servants would be happy with their new assignments (v. 21 & 23). Our afterlife will not be disappointing.

### **Comparison of the Earnings by the Faithful Servants**

In both parables, two of the three returning servants made money with the master’s initial funds, but Jesus made their returns very different to illustrate some important concepts.

In Luke 19, each servant was given a relatively small but identical amount of money – one mina – and the two faithful servants made different amounts – ten minas and five minas. Their rewards were proportional to their earnings – ruling over ten and five cities, respectively.

In Matthew 25, the servants were given drastically different amounts of money – five talents, two talents, and one talent of gold – and the two faithful servants both doubled their monies. Their rewards were based on the rate of their return, which in this case were the same – 100%. Jesus intentionally used identical words in His praises so there is no ambiguity about the two servants being equal in the master’s eyes.

It is clear that the master measures the servants’ achievements in terms of proportions, not in absolute values.

Once again, making money did not seem to be the master's main objective. Otherwise, in Matthew 25, the first servant would have been praised or rewarded more by the master.

Later, the master would give the unused initial funds from the two unfaithful servants to two faithful servants. This action was not about rewarding the faithful servants. Although this whole process was mainly a test, the master did want the funds to be used properly to generate some gains. As you will see, these earthly "gains" do have some relevance in the eternity.

### **The Two Unfaithful Servants**

The unfaithful servants in both parables gave interesting excuses that do not quite make sense at first glance (Luke 19:20 & Matthew 25:24). In both parables, the unproductive servants claimed that the master was "taking out what he did not put in, and reaping what he did not sow", and somehow that was the reason for their lack of initiative. In both parables, the master refuted their arguments and said the lazy servants clearly knew the master's expectations of them.

We already figured out that the monies in Luke 19 represented our earthly lives and the monies in Matthew 25 represented our talents. God gives us these resources and wants us to use them to bear fruit and grow. Some people, however, see their lives and resources as their own and resist

God's call to use them for His purposes. Others feel that God has not done His part to supply them with the resources needed to do His work. They claim they will do more for God if He gives them more resources beyond what they have already been given. Yet in God's eyes, He has given sufficient and appropriate amounts and He will judge His servants based on what they do with what they have already been given. Instead of complaining about what they do not have, Christians should focus on using what they have to the best of their abilities.

### **Lending – An Investment Method of Last Resort**

In both parables, the master mentioned the use of the banks (or money exchangers) as perhaps the investment method of last resort. A bank is where the monies of people who cannot use their monies effectively (the "depositors") are gathered and lent to those who can (the "borrowers"). In exchange, the depositors get a portion of the gains made by the borrowers in the form of interests. In essence, the master implied those servants who do not know how to use their time, talents, and treasures for Him can give a portion of their resources to those who do, and in return they can get a bit of credit for the works and results of those "doers." That is the very least someone can do with their resources given by God.

God expects every one of us to use our time, talents, and treasures to love and care for people, live productively in

society, share the Gospel, and work for His Kingdom, but He does not ask all of us to be full-time ministers or evangelists. Together, Christians form the Church which is called the Body of Christ, and in this body, we have various organs and parts that together form a functioning body. Not all of us are supposed to be the mouth (evangelists & preachers) and hands (workers and ministers). We also need a brain (elders and deacons who manage the various operations), the digestive tract (donors who turn their wealth into resources for God), the immune system (prayer warriors), etc. Without the other organs, the mouth and hands cannot function.

Some Christians think God is satisfied when they tithe their income. That is only one of the three Ts and often not the most important one. Are you also giving Him your time and talents? You may not be a full-time minister, but you can take time to comfort and edify others, and use your talents and resources for the betterment of mankind and the Earth. Exchanging these resources opens up even greater opportunities. One person may be very gifted in business so he focuses on donating his treasures, while another has a very compassionate heart and so he focuses on spending time to help others. The donations of the first person could allow the second to serve more people. If a person is willing to follow God, He will give him suitable opportunities to use his three Ts for God's purposes.

## **Reallocation of Wasted Resources**

Why did the master give the monies from the unproductive servants to the most productive servants? If a servant uses the given resources wisely, the master can choose to give him more to work with. This is really about God enabling faithful servants to do more and benefit mankind and His Kingdom. The unused resources given to the unfaithful servants were otherwise wasted and God would rather put them to better use.

It seems that God does care about making the best use of the resources He has already granted us on this Earth. Although our earthly lives are only a test and temporary, they do have a significant impact on the afterlife and the results of our work on Earth actually matter in the eternity. What we do now on Earth determine our positions and roles in the afterlife, at least initially.

## **Master's Praises and Rebukes**

There are also significant messages in the master's praises and rebukes. Jesus chose the words very carefully for a reason. He wanted to make sure we know what God truly cares about.

### **For the Unfaithful: "You Lazy and Wicked Servant"**

The master's rebuke for the unproductive servants is somewhat unusual. An unproductive servant being called "lazy" is expected. It is certainly not a crime to be lazy,



although one can surely be fired for laziness. But calling the servant “wicked” is quite harsh and unusual. Wickedness implies evil intentions and is associated with the devil. Could it be that the master was angry because he saw that servant who did not productively utilize his money as having ungodly intentions? Our inaction plays into the devil’s hands. Our waste of God’s given time, talents, and treasures is despised by God because that is exactly what the devil wants. Our failure to use our possessions for God hinders God’s work and breaks God’s heart. He is a demanding but just master. He expects us to use His resources to the best of our abilities. And to whom more is given, more is expected of them (Luke 12:48).

### **For the Faithful: “You Good and Faithful Servant”**

The meaning of Christian life is the appropriate use of our time, talents, and treasures on Earth to prepare and position ourselves for the eternity. Our ultimate goal, then, can be best summarized by the master’s praise of the faithful servants found in Matthew 25:21:

*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!” (NIV)*

There are a few important lessons to notice here. First, the master praised the servant using the words “good and faithful

servant”. In our performance-oriented world, we would more often praise someone using words like “smart” or “competent”, and we reward people based on their achievements. But the choice of words by Jesus implied that He cared more about our hearts and intentions than our achievements. This makes perfect sense once we consider this statement with what we have learned from these parables: our earthly life is a test and a training ground. Furthermore, this emphasis on our intentions means that the test is more about our hearts than our abilities or performance. Our initial abilities are given by God, and we learn more through our experiences and the use of our abilities. Yet it is our hearts that dictate whether we use our given abilities and resources to serve God and others and improve ourselves. Without the right hearts and intentions, our abilities can be wasted, abused, or even used for evil purposes.

Jesus’s emphasis on our hearts and intentions should keep Christians on their knees. We sometimes see Christians’ intentions drift away from serving God and come to focus on amassing glory and wealth for themselves. This process generally takes a long time and it is sometimes hard to notice. Therefore, we must constantly evaluate our motives. A minister with huge followings would be despised by God if his “ministry” is done with the wrong intentions and misleads people (Matthew 7:21-23). A school custodian who takes time

to genuinely care for hurting students is greater in God's eyes than such a minister (Matthew 25:37-40). The Pharisees back in Jesus's time were the best examples of people who appear godly to others but are despised by God because of their ungodly intentions.

The last sentence, "Come and share your master's happiness" serves as the final reminder for what we should focus on. Many of us try to spend our time and treasures to get earthly happiness that is temporary, and in the process, we miss out on gaining the eternal happiness provided by our Heavenly Father. The story of the prodigal son is really the story of most of us. We tend to waste away our earthly lives because we forget or do not know how much more our Father has prepared for us. It is okay for us to "live a little" while on Earth, but our main focus should always be on the eternity.

May we look to Matthew 25:21 as our goal in life – to focus on the eternity and be good and faithful servants of God by having the right intentions and using our three Ts wisely.

### **Lessons from the Two Parables**

First, everyone is given one trivial earthly life and will be judged on how he uses it. Our positions and roles in the afterlife depend on how we use this earthly life. Our earthly lives are partly a test of our hearts and how we use our short

earthly lives will determine what we do in the much greater afterlife. Just how small are our earthly lives when compared to the afterlife? In Luke's Parable of the Minas, Jesus calls our earthly life "one mina" or three months of wages, while the eternal afterlife is described as "ruling over cities." There is really no comparison.

Second, our time on Earth is also a time of training to further develop the innate aptitude and talents God has given us, form our Christ-like character, and gain valuable experiences. God teaches those who seek and fear him (Isaiah 2:3; Psalms 25:12). He is an involved teacher who intervenes in a timely and appropriate fashion (Psalms 32:8). He does not allow us to be tempted by what we cannot bear (1 Cor. 10:13). How we use our education, socioeconomic endowments, life experiences, intelligence, and all other talents will all be part of God's final evaluation of us when we stand before Him. We get to keep both what we were endowed with and what we learned through our earthly living. Presumably, these talents will be used in our new assignments in the afterlife.

Third, He made it so there is no excuse not to do something for Him and others. The concept of "lending" out our time, talents, and treasures means everyone can do something for God and get credit for the work done by oneself or by a "borrower" of his three Ts.

Note: There are some details in these two parables that I did not discuss. What is the purpose of the master's trip to a foreign land? What does it really mean to "rule over cities"? Who are the enemies that He executed at the end? What happened to the seven servants in Luke who did not return to face the master? What happened to the unfaithful servants? Those details deal with the fate of non-Christians, unproductive Christians, what we do in the afterlife, etc. These details are clearly put there for a reason and I believe they have deep meanings as well, but I think we have enough insights for this book which is focused on the meaning of Christian life while we are on Earth.

## **Parable of the Shrewd Manager: Our Treasures**

Our exploration into the meaning of Christian life is not complete without discussing the issue of our possessions or treasures, which is covered by the Parable of the Shrewd Manager in Luke 16. It is one of the most controversial and misunderstood parables of Jesus. We can only understand this parable by seeing things from God's perspective and understanding the motivations of the master in this parable.

In verse 1, the manager was accused of wasting the master's possessions. Most readers automatically assume this is about embezzlement, which is stealing. But in reality, "wasting" means not using something properly or not getting what we should get for it. The manager did not seem to enrich himself by his wasteful acts or unwise management and thus it is not a crime in our earthly criminal system. Therefore, as of this point in the parable, he was incompetent or careless but should not be labeled as "unjust".

In verse 2, the master asked the manager to give an account of his work. One day, each one of us will have to face our Master and give an account of how we managed our possessions: our time, talents, treasures, and opportunities. Unlike the manager in the parable, however, we may not have a chance to fix our mistakes at the time of judgment.

## **Manager's Actions: Why Acceptable to the Master?**

In this parable, the master gave the manager a rare chance to perhaps clean up the mess. He took that chance to do something to benefit himself at the expense of his master. He was gaining favors with the debtors by reducing their debts to his master without telling the master. What he did starting in verse 3 is stealing and thus is considered criminal in normal situations. If it is morally wrong, then why did the master, who apparently knew what was going on, praise the manager for being shrewd? In fact, the parable said nothing of the master's efforts to correct the unauthorized partial write-off of the debts. Could he be condoning or even implicitly authorizing such actions which caused him financial losses?

The only way that the manager's actions could deserve the praise of the master is if the manager's actions were what the master secretly wanted. If this is indeed the case, then his actions could be considered faithful, even though he was completely focused on his own benefits and not the master's intentions. One is faithful if one does the bidding of his master no matter how strange it is. There is no other suitable explanation for the lack of rebuke at the manager and the praises from the master. In verse 8, the scripture calls the manager "unjust" for the unauthorized write-offs, but that word

was not in any of the statements from the master in that parable. The key here is the master's intentions, which is hidden from the listeners at the time. We have to infer his intentions from the teachings of Jesus that followed.

There is also another common interpretation that this worldly manager represents how non-Christians do things for their own gains, and Jesus wanted us to learn from them even though the actions were "unjust". There is some logic to this interpretation, but one has to wonder why couldn't Jesus have come up with a better parable to illustrate His message? It seems to contradict the need for Christians to do the right things for the right reasons and with the right motivations...

## **The Huge, Unrepayable Debts**

There is something special about the debts which were owed to the master. Instead of money, the two examples cited were both huge amounts of daily essentials needed for survival. Oil is needed for cooking and digestion, and grain is the basic staple food. Then there were the unusually large amounts. One version cites the grain owed at 30 tons. These amounts were so huge that a typical subsistence farmer cannot possibly repay. Basically, these were debts with no chance of full repayment by a typical farmer in those ancient times.

Unlike most creditors, the master did not seem to care about the debts that were owed to Him. He seemed to care far more about the welfare of the people and the forgiveness of their debts. Therefore, when the manager finally reduced those people's debts, the master actually welcomed it and praised the manager as wise for doing it to help himself and the debtors.

The symbology of debt is obvious for Christians. The ordinary nature and the massive amounts of the debts represent the sin that is common and in large amounts among all mankind. We are all sinful and we cannot atone for our sins. Jesus atoned for our sins through the process of substitutionary atonement. In this parable, the canceled debt represents our sins being forgiven. But who really canceled the debt? The master apparently knew about this "unauthorized" debt write-off and could have corrected the manager's adjustments, but He chose not to do so. The partial write-off of the debt would not have been valid if the master had not approved it, either explicitly or implicitly. We can say that the master is the one who really wrote down the debt because he knew about these write-offs and could have invalidated them if he chose to do so.

The manager reduced their debts but the cost of the forgiven debts was borne by the master, not the manager. The manager simply "facilitated" the write-off. Jesus died for us and paid our debts to God. Yet He uses Christians to lead

people to Him so they can receive the forgiveness of sins. We are all managers and we can all help others to be forgiven by God. In fact, based on the parable, this is exactly what Jesus wants us to do, and in doing so we gain favors with both God and the people whom we bring back to God.

In this story, the manager was thinking of himself when he reduced the people's debts. He was not doing it out of his benevolence. His original intent may not be an honorable one, but the effects of his actions were in line with the master's desires. In later verses, the Jesus explained how our deeds of helping others to receive forgiveness would ultimately benefit ourselves. So if we see the parable from a different angle, we can say that while the manager was helping others, he was benefitting himself also. Christians need to understand that living for and serving others would benefit themselves both in this earthly life and in the eternal life. As we have already seen from Luke 19, what we do with our earthly lives determine our positions in the afterlife. Those who understand this principle and put it into practice are called "wise" by Jesus.

## Master's Intentions: A Test & Investment Opportunity

In verse 9, Jesus said that a worldly manager is wiser than God's children in managing earthly wealth. This worldly manager knew his actions would lead to later benefits, and so he took that opportunity to prepare for his own long-term financial security. This is, in effect, a type of *intertemporal investment* where the gains from the investment take substantial time to materialize. Better yet, he was investing someone else's money but keeping the profits for himself!

Similarly, Christians face this type of investments opportunity in the spiritual sense. Our investments – what we do for God and others on Earth – determine our later position and gains in the eternity. The manager knew this about the worldly wealth, but many Christians do not see the relationship between their earthly and heavenly wealth. The Christian investment opportunity is far more rewarding and long-lasting, but because we cannot see future gains except by faith, most of us do not invest substantially in the eternity.

What we do on Earth is trivial compared to our potential gains in the eternity, and therefore this is once again more of a test than actual investment. Verse 10 calls our earthly wealth “a very little thing” which allows us to prove our faithfulness. Verse 11 calls our earthly wealth “unrighteous” but calls the

eternal wealth “true riches”. Verse 12 goes even further by stating that the earthly wealth is not ours, but the eternal wealth is ours. The earthly wealth is mostly just a test. In essence, we get to use God's money to prove and benefit ourselves.

Verse 13 is often lumped with the next segment about the Pharisees' reactions, but it adds some meaning to this parable as well. From the parable, Jesus basically said our earthly wealth is not ours, is not permanent, and is trivial. God is the true owner of our earthly wealth. Yet most of us treat the master's possessions entrusted to us as our master and ignore the real master who gave us the possessions. Today, most Christians do indeed love the master's gifts more than the master who gives us the gifts. Some of the most popular teachings today are overly focused on accumulating earthly wealth instead of investing in the eternity. God, however, wants us to focus on heavenly wealth which we can obtain by investing our earthly possessions wisely while we are on Earth.

What are you doing with the temporary possessions God entrusts you while you are on Earth? God gave you the three Ts -- time, talents, and treasures -- but are you using them for His purpose and glory? The famous quote of the Christian missionary Jim Elliot shows that he truly understood it:

*“He is no fool who gives what he cannot keep to gain what he cannot lose.”*

Do you see your earthly life for what it really is – a test of your faithfulness? Are you making the best long-term investment decision with the earthly possessions you have? When speaking about our earthly wealth, Jesus taught us to treat it as an *intertemporal investment* – to use our earthly lives to gain eternal wealth in the afterlife. That is His guidance on how we should use our third “T” – our treasures on Earth.

## Other Implications

When we understand the meaning of Christian life as described in this book, we will see a lot of things differently:

*Sufferings:* They are all a part of the learning experience and testing. We live in an imperfect world where sufferings, which come from both manmade and natural sources, are inevitable. We learn a lot more from our sufferings than from uneventful times. In fact, our sufferings help us get closer to God and learn how to comfort others with similar issues. As tests, God will not let us be tempted beyond what we can bear (1 Cor. 10:13), and His grace is always sufficient for us during times of suffering (2 Cor. 12:9).

*Unpleasant experiences:* We should teach ourselves to see them as something temporary, trivial, and as learning experiences, and then we will not be disturbed as much. If these are from other Christians, then we should see these

Christians as in need of learning some valuable lessons and believe that God will teach them in due time. Let God be the judge and the teacher to those who hurt us.

*Death:* Death is no longer the end, but the transition from the temporary to the permanent. For faithful Christians, this is actually something to look forward to once they have completed their journeys on Earth. It is like the end of the month when one finally gets the paycheck. As Paul said, “I have fought the good fight, I have finished the race, I have kept the faith. Now there is in store for me the crown of righteousness, which the Lord, the righteous Judge, will award to me on that day -- and not only to me, but also to all who have longed for his appearing” (2 Timothy 4:7-8; NIV). But if some of us have not used our time, talents, and treasures for God, then we need to remember that we may not have tomorrow and so we should start living for God today.

I am not trying to trivialize anyone’s sufferings here. The pain is real and sometimes we do not see the reasons for these sufferings. I pray that we can all open ourselves up for God to comfort and heal us, and that other Christians have the love and wisdom to provide us some comfort as well. Sometimes it takes many years to see the reasons for the suffering. Some of us may not find the answers while we are on Earth. But we will get our answers eventually, and it will not disappoint us.

## Conclusion

The three parables explored in this book teach us the proper perspectives regarding the three things on Earth that are given to us by God: our time (Luke 19), talents (Matthew 25), and treasures (Luke 16).

Luke 19 -- Our time is limited and once it is used, it is gone. We can choose to use it for our own temporary enjoyment or for God's purposes. How we choose to use our lives on Earth determines our positions in the afterlife. Our earthly lives are a test, and it is mostly a test of our hearts and intentions. In God's eyes, our hearts and intentions are far more important than our abilities and achievements.

Matthew 25 -- Our talents are given by God, and each person is given different talents and opportunities to learn. While on Earth, we use our talents and we can learn more through our life's experiences. Our lives on Earth are both a test and a time of training. Those who were given more are expected to do more and will be evaluated accordingly.

Luke 16 -- Our treasures on Earth are also given by God, and they are given for us to invest in the eternity. It is, therefore, mostly a test of our faithfulness. Yet it could also be used to achieve tangible and everlasting impacts while we are on Earth, such as leading people to Christ so their sins are forgiven and their relationships with their Creator are restored,

or making the world a better place through loving and caring for others, promoting justice, defending the weak, contributing to the advancement of knowledge, etc. God gives us a chance to make intertemporal investments with His wealth, but sadly, many Christians choose to spend the temporal wealth on themselves instead of investing in the eternity.

Imagine a world where Christians all spend a portion of their time, talents, and treasures for God's purposes and the betterment of society. There are no problems in the world that we cannot solve! Non-believers will be drawn to Christ because they can see the light and life of Jesus in us. We will be preaching the gospel with our deeds instead of just words.

On the other hand, there are Christians who are overly focused on the "Lord" aspect of our relationship with God that they feel like unappreciated slaves to God. They are like the elder brother in the Parable of the Prodigal Son (Luke 15:11-32) who resented his father because he did not understand his father at all. That is not what God intends for us either. Our Christian living will be most satisfying if we understand the interrelationship and the proper balance between the titles we attribute to God – our "Heavenly Father, Lord, and Savior".