

**Parable of the Talents**  
**Matthew 25:14-30**  
**ABC 8/30/20**

In Jesus' church there are both true & false Christians. The false are like the businessman who just opened up & was sitting behind his desk waiting for his 1<sup>st</sup> client. A man walked through the door & the man began his act. He picked up the phone & had a lengthy conversation with a person he addressed as the president of a company. Throughout the conversation, he was giving the president advice & thoughtful answers. When he finally hung up, he said to his visitor, *Pardon me, sir, I'm sorry to make you wait. That was the president I was just talking to. What can I do for you?* The visitor replied, *Oh, nothing. I'm just here to hook up the phone.*

There are people within the church who try to look as if they're having a conversation with God but the phone isn't hooked up. Therefore, we're responsible to proclaim everyone's accountability to God so that the virgins without oil or the tares that look like wheat will be convicted of their need to receive Christ. In the parable of the talents in Mt 25 we see a picture of the external kingdom, which is made up of true & false believers. Jesus warns that one day He'll come back to separate the true from the false. Once He does that, the false have lost their opportunity to enter God's kingdom forever. Today we look at one of the most well-known of Jesus' parables, the parable of the talents. Before we get to it, what is a talent? Our English word *talent* comes from the use of the Greek term *talanton* in this passage due to the frequent applications of this parable to areas other than money.<sup>1</sup> Merriam-Webster defines *talent* as:

- 1a:** a special often athletic, creative, or artistic aptitude; b: ABILITY
- 2:** the natural endowments of a person
- 3:** a person of talent in a field or activity
- 4a:** any of several ancient units of weight<sup>2</sup>

Today we use the word *talent* with one of the 1<sup>st</sup> 3 definitions. In our parable it has the 4<sup>th</sup> meaning, a measurement of money. It isn't that the master gave his slave 5 skills & he went out & doubled it into 10 skills or abilities. No, he doubled the amount of money entrusted to him. What was a talent worth in Jesus' day? I'm sure you remember back on May 31<sup>st</sup> when we looked at the parable of the unforgiving servant (Mt 18:21-35) & discovered what a talent was worth, right? If not, don't feel bad. But here's what we learned: *The **talent** was the highest unit of currency of that day. It was the equivalent of about 6,000 denarii. Since a denarius was considered a day's wage for a day*

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<sup>1</sup> Arland J. Hultgen, *The Parables of Jesus: A Commentary*, pp 274-275

<sup>2</sup> [www.merriam-webster.com/dictionary/talent](http://www.merriam-webster.com/dictionary/talent)

*laborer, this meant if a person worked 300 days out of the year, it would take 20 years to earn one talent.*<sup>3</sup> According to ZipRecruiter, the average annual salary in Oregon is just under 63k.<sup>4</sup> With this figure, one talent would be worth \$1.25 million, certainly not a small sum. Before we read, remember Jesus is on the Mt of Olives with His disciples & it's just days before He goes to the cross, so there's a sense of urgency in what He's teaching. With that in mind, let's read **Mt 25:14-30**.

The antecedent of **it** is the kingdom of heaven (1). Jesus is continuing to teach about His kingdom which refers to the sphere of God's dominion in Christ. His kingdom is already & not yet, meaning it was inaugurated during His time on earth but won't see it's fullness until He returns to reign. What are we to do in the time between? We're to wait for Him as His slaves doing our master's business.

**1. The Master** While the basis for this story may sound odd to us, it wasn't in Jesus' day. Wealthy men would often entrust their business to their trusted slaves when they had to travel for an extended period of time. Again, we have a parable with an absentee master. But in this case the timing of his return isn't the issue. Rather it's the faithful stewardship of his slaves during His absence. Often, some of a man's slaves were better educated & skilled than he was. When he left town, they acted with his authority. But they were owned by their master, they were **his own slaves** that he **entrusted his possessions to** (14). Without giving any reason, other than, **each according to his own ability** (15), he gave one slave 5 talents, another 3, & the final slave 1 talent. The numbers of **talents** given to the slaves have no significance but illustrate a wide range of responsibilities. It's significant, however, that the responsibilities were given to **each according to his own ability**. The owner knew his slaves intimately & he gave each the responsibility he could be expected to handle. Who determined how much each slave received? The master. Why did he do it that way? Because he wanted to. It was his money & he was sovereign over it. He can do with it as he wills. He then left on **his journey**.

**2. The Slaves** How did the slaves respond? The 1<sup>st</sup> **immediately ... went & traded with them, & gained 5 more talents** (16), & if our math is correct, that would amount to over \$12.5 million. The

<sup>3</sup> [www.ashlandbiblechurch.com/may-31-parable-of-the-unforgiving-servant-part-1.html](http://www.ashlandbiblechurch.com/may-31-parable-of-the-unforgiving-servant-part-1.html)

<sup>4</sup> [www.ziprecruiter.com/Salaries/What-Is-the-Average-Average-Salary-by-State](http://www.ziprecruiter.com/Salaries/What-Is-the-Average-Average-Salary-by-State)

2<sup>nd</sup> slave also, **in the same manner, immediately ... gained 2 more talents** (17), totalling over \$5 million. The 3<sup>rd</sup> slave took his one talent & buried it, hiding it in the gound.

### **3. The Reckoning 19**

This reckoning refers to the final judgment that all people will face as they give account to God for what they've done. Did you notice that the **master** never told the slaves what to do with the talents he entrusted to them? But he must have implied they were to do something with it. How did they fare?

**A. First Slave** In vs 20 this slave seems eager & excited to report back to his master that he'd turned the 5 talents into 10. He wasn't boasting but simply relating the truth. He knew everything he started with had been **entrusted** to him by his **master** & that he'd only done what he should've done. He exhibited the attitude Jesus said every obedient disciple should have. Was the master pleased with this? **21**

Wow! What wonderful words of praise.

**B. Second Slave** He also was enthusiastic & thrilled to report he too had doubled the investment, turning 2 talents into 4. How did the master respond? Exactly as he did to the 1<sup>st</sup>. **23**

How are the 1<sup>st</sup> 2 slaves described? **Good & faithful**. What does this mean? It has to do with their character. They were both **good** & they were both **faithful**. The master was commending their attitude more than their accomplishments, their character more than their success. What was the result for both of them? **You were faithful with a few things, I will put you in charge of many things** (21, 23). I don't know about you, but I wouldn't call 7 talents (\$8.75 million) that he left them with **a few things**. But if you're Jesus, God in human flesh, who, because He created all things, owns all things, & a mere \$8 million is a drop in the bucket, truly **a few things**. Because of their faithfulness over what he'd entrusted to them they'd be put in charge of even more things. As the master says in vs 29, **to everyone who has, more shall be given, & he will have an abundance**.

**C. Third Slave** The 3<sup>rd</sup> slave is the actual point of this parable. This slave reports, **24b-25**

He's not excited to see his master, he's afraid of him, & gives excuses. He insolently says, **see, you have what is yours. Here's your one talent back. I did nothing but bury it while you were gone**. What does the master call him? **You wicked, lazy slave** (26). The other 2 were **good & faithful**. This

one is **wicked & lazy**. Why is he **wicked & lazy**? Because He didn't do anything. His own words condemn him. **You knew that I reap where I did not sow & gather where I scattered no seed. Then you ought to have put my money in the bank, & on my arrival I would have received my money back with interest** (26-27). This raises the question, is the master unethical? I don't believe so. This slave thought he knew his master, but he didn't truly. He had a false idea about him & because of that, was afraid of him. But if he truly thought his master was like that, wouldn't he be motivated to do something with his talent rather than bury it? The master's point is simply that if he were so severe, then the slave had all the more reason to act faithfully. The more he believed the master to be harsh, the more he should've feared punishment for his failure to do his master's will. What happens to this 3<sup>rd</sup> slave? The 1 talent he'd been given is taken from him & given to the 1<sup>st</sup> slave now with the 10 talents. That the 1<sup>st</sup> slave's reward came from what was taken from the wicked one doesn't necessarily mean anything more than that all possessions are God's & He's free to distribute & redistribute them as He chooses. But that's not all. **30**

As we've seen, **outer darkness** & the place where there is **weeping & gnashing of teeth** isn't a place you'd want to be. This slave has proven he's worthless, not faithful. He doesn't love the master the way the 1<sup>st</sup> two slaves did.

**4. The Meaning** So what does Jesus want us to learn from this? We've seen that those who become Christians during the tribulation are to be watching for Christ's return (the parable of the head of the house, Mt 24:42-44). We've seen they're also to be waiting for Christ's return (the parable of the virgins, Mt 25:1-13). In this parable we see they're also to be working as they watch & wait for Christ's return. Of course, this applies to us as well. As we're watching & waiting for Jesus to come & call His bride home in the rapture, we're also to be working. If the rapture could occur at any time, what are we called to do? This parable tells us. We're to be working for our Master. The warning here is against laziness & apathy. It's a call to action, to kingdom living, risking all you have for Jesus & His kingdom. If you really believe in His return, then get busy for Him. Saving faith is a serving faith. The message of the this parable isn't simply to be prepared, but to be productive; not just be ready, but to be busy; not merely to watch, but also to work. We all have responsibilities to Jesus. When we think about salvation, we often think about going to heaven after we die. But

Jesus makes it clear that what we do during our life also matters, it matters a lot. When we come to a saving knowledge of Jesus Christ, one of the 1<sup>st</sup> things we learn is that we're no longer our own. We've been bought with a price. Apart from Him, we'd be dead in our sin. But on the cross the penalty for sin was paid. & as we come to Him, repenting & believing, we find we don't want to be our own. We want to serve Him.

The **master** in the story obviously represents Christ Himself & his going on a **journey** represents the time Jesus is away from earth between His 1<sup>st</sup> & 2<sup>nd</sup> advents. The **slaves** depict professing believers whom He's entrusted with resources to use on His behalf until He returns. Upon His return, the 1<sup>st</sup> order of business is to see what they'd done with what he's given them, so he **settled accounts with them**. The 1<sup>st</sup> 2 slaves represent genuine believers whose supreme desire is to serve God, fulfilling what Jesus declared to be the 1<sup>st</sup> & greatest commandment, to **love the Lord your God with all your heart & with all your soul & with all your might** (Dt 6:5; Mt 22:37). Both demonstrated commitment to & love for their master by making the most of what they had, by maximizing their opportunities. The 3<sup>rd</sup> slave hadn't **received the one talent** to protect it but to use it wisely for his master's profit. Although he'd been given fewer resources than the others, he had the same obligation to use what he had to his maximum ability. God knows intimately the abilities, gifts, opportunities, & circumstances of every person & He graciously assigns responsibilities accordingly. It's significant that the 1<sup>st</sup> 2 slaves didn't produce equal profits, but were given the same reward. In the same way, Christians with different capabilities & opportunities may produce differing results while working with equal faithfulness & devotion. The Lord assures us that **each will receive his own reward according to his own labor** (1 Cor 3:8). Focusing on faithfulness, not results, is key. The prophets show us this. Were they successful? Usually not. Jeremiah obeys God warning Judah to repent or face God's judgment. If success is the measure of God's followers, then Jeremiah doesn't measure up very well. The nation doesn't repent & Jeremiah himself is beaten, put in stocks, mocked, & ridiculed (Jer 20). In the end, they're sent into exile. For the most part, the prophets don't achieve a great deal of success in turning the people back to God. I suspect

they knew it was a lost cause from the moment they were called. But they were called to be faithful & they were. They obeyed God & left the results to Him. How can we not do the same?<sup>5</sup>

We see 3 main points in this parable. 1) Like the master, God entrusts all people with a portion of His resources, expecting them to act as good stewards of it. The money distributed among the slaves can't be equated with any specific type of gift or ability. God may entrust a person with a wide range of resources & abilities. The ratio of the amounts given to the various servants, like the 100% returns which each of the 1<sup>st</sup> 2 servants gained, has no exact equivalent in spiritual realities, although the difference may suggest that *grace never condones irresponsibility; even those given less are obligated to use & develop what they have*.<sup>6</sup> God isn't obligated to treat you like He treats anyone else, so don't compare. He can give you more or less than others & He does! You have more than some & less than others. In the great pecking order of life, there are always people above us, on our level, & below us. That leaves us with 2 choices: We can gripe about it & use it as an excuse or we can accept it & start where we are & do what we can. Readiness for Jesus' return is a matter of actually being about His business. In light of this parable, we must ask ourselves: What have I done with my knowledge, time, money, & abilities? The sins of *omission*, what we don't do, may ultimately be more dangerous than the sins of *commission*, what we do do. Again, the comparison game is useless & nonproductive. Who knows why one gets more than another? Who knows why one is saved as a child & another as a senior citizen? Only God knows those things & He's not telling. & every moment spent worrying about that is a truly wasted moment. We're not all equal in terms of talents, gifts, & opportunities. But we all have the same chance to do something with what we've been given. The question isn't, *What have I been given?* but, *What am I doing with what I've been given?*

2) Like the 2 faithful slaves, God's people will be commended & rewarded when they've faithfully used their *talents* for His glory. 1<sup>st</sup>, there's a commendation: **Well done, good & faithful slave** (21). Have you thought about that? It's remarkable to think that the holy God of the universe could ever look at us & say, *Excellent, you good & faithful servant*. There's nothing we could do on our own

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<sup>5</sup> Lee-Barnewall, M. (2020). *Surprised by the Parables: Growing in Grace through the Stories of Jesus* (p. 134). Bellingham, WA: Lexham Press.

<sup>6</sup> Craig Blomberg, *Interpreting the Parables*, p 273, quoting D.A. Carson, *Matthew*, p 581

to deserve such a praise. It's only by God's grace. We can't do anything good in our own strength; we need the power of the Holy Spirit. But what a wonderful day it'll be when those who've served the Lord will be able to hear Him say, *Excellent, you good & trustworthy servant. You made the most of the opportunities I gave you.* Such a commendation will outstrip any praise we could receive here on earth. We'll receive the incorruptible crown of righteousness, which the Lord gives to all them who love His appearing (2 Tim 4:8).

2<sup>nd</sup>, there's a promotion: **You were faithful with a few things, I will put you in charge of many things** (21). The day will come when Jesus will give to His faithful children status & privileges that make those we currently enjoy pale into insignificance. Sometimes we think of heaven as a passive place, full of inactivity, strumming our harps & singing. But Jesus says that faithfulness in His work here will lead to glory work hereafter. When the Master comes we'll receive not merely a word of commendation but a promotion. We've not all been given 5 talents or 2 or 1 but we each have unique opportunities. Our privileges vary. Our responsibilities to the Master aren't all alike. But if we trust Him & in faith seek to be faithful to His calling, we'll come to share in the reign & victory & glory of Jesus Himself.

3<sup>rd</sup>, there's an invitation to communion: **Enter into the joy of your master.** This has the echo of heaven in it. The idea is there's a place of **joy** belonging to the Master & they're invited to join Him there. Of all the blessings promised, this is the sweetest & most precious. The master himself, we're told, is full of joy over the faithfulness of his slaves. He loves & delights in their diligence in his service, & invites them to share his joy. It's an invitation to fellowship, to communion as junior partners with him in the governance of his estate. Think about this: our destiny, if we're faithful in using our God-given opportunities, is joyous fellowship with Jesus & delight forever in Him. Because the **master** represents the Lord Himself when He returns in glory & power to establish His kingdom, it's remarkable to consider that the holy, just, perfect Lord of the universe will praise His disciples for their faithfulness, imperfect as it will have been. Yet that is the glorious prospect of every child of God. The **master** not only highly praised his servant but highly rewarded him, declaring, **You were faithful with a few things, I will put you in charge of many things** (21). Not only does He entrust greater earthly tasks to those who prove themselves faithful, but their heavenly reward will be

opportunity for greater service to Him throughout eternity. Both in the millennial & the eternal kingdom, those who've been faithful on earth will be **put ... in charge of many things** much greater in significance than the **few things** over which they were previously faithful stewards.

Like the wicked slave, those who fail to use the gifts God has given them for His service will be punished by separation from God & all good things. This is the sad part of the parable. The servant who's given 1 talent represents those who profess to be believers. They say they belong to the household of God. They say their goal in life is to serve the Lord. However their life betrays them. He attacked the character of his master. That proved he didn't love & respect him. He made no use of his privileges. He was too lazy to do anything with the opportunity given him. He characterizes people like Judas, who's the classic illustration of wasted privilege. He was a disciple of Jesus for 3 years, & at the end of his life we realize he was serving himself. There are some who want to associate with the name of Christ by profession, but their lives don't really change. Their gifts are buried.

The 3<sup>rd</sup> man thought he knew his master but he didn't. In vs 24 he plainly says, **I knew you** (24), but he was wrong. He thought his master was hard, cruel, & unfair who made a profit off the labor of others. But if he really believed what he said, he'd have at least invested the money in the bank & gotten a small return. Everything about him contradicted his verbal commitment to his master. In a way he **was afraid** of his master, but it wasn't the fear of reverential awe but of irreverent contempt. As his own words testified, he resented & despised the master & had no love or respect for him. His relationship to the master was one of enmity rather than peace, of hatred rather than love, of rejection rather than faith. This slave represents a professed Christian whose view of God is corrupt because his unredeemed heart is still corrupt. He views God through the lens of his own depraved convictions. This **slave was wicked** in that he unjustly dishonored the character of his master, & he was **lazy** in that he did nothing with what was entrusted to him.

All 3 servants were judged by how well they managed their master's resources. When he gave the talents to them, they all knew it was still his money. They never thought it was theirs. They understood he was entrusting them with it with the understanding that some day he'd call for an accounting of how they'd used it. & when the master rebukes the 3<sup>rd</sup> man, he calls it **my money**



twice. From this we learn that all we have belongs to God. In the literal sense, we own nothing. All the things we think are ours are really God's. Even your life is a gift from God. One day you'll have to answer for what you did with the life God gave you. Let me say it plainly: If you do nothing with what God gives you, you'll go to hell. Those are shocking words but I see no other way to interpret this parable. The 3<sup>rd</sup> man was worthless & was rejected by his master. He represents the phony Christians who come to church but never give their hearts to the Lord. They don't serve the Lord because they don't know the Lord. They invest all they have on themselves because they're living for the things of this world. They don't serve one another in the church & the only prayers they offer are on their own behalf. There are many who profess to be believers with their lips but their lives show they really don't care about Jesus. They view Christianity as drudgery, they view a personal relationship with Him as unnecessary, His kingdom & fellowship with Him are rarely on their minds, & they can't wait to get out of attending church to get on with something more important. There are many who profess Christ but their lives are totally devoid of Him & Jesus is speaking about this here. We must get on with the business of being good stewards of all God's given us, doing His work according to His unique call & gifting on our lives, to further His kingdom & the ministry of His church. One writer puts it this way:

*When it comes to serving Christ, one should be bold & not be afraid of risks ... The words of promise from Jesus, inviting disciples into the joy of His kingdom, are meant to be heard by all who do not worry too much about securing their own lives, but get on with lives of self-abandon & witness, knowing that the grace of God in Christ will more than compensate for any mistakes they might make.<sup>7</sup>*

Back in Exodus God said to Moses, *What is that in your hand?* It was a staff. *Throw it on the ground, Moses.* He did, & it turned into a serpent. *Pick it up, Moses.* He did, & it turned back into a staff (4:1-9.) God asks the same question of you & me: *What is that in your hand?* We say, *Not much.* But we must use it for the Lord anyway. Offer it to Him. You don't have much talent, not much money, & very little opportunity? Fine, offer what you have to the Lord. Give it all to Him. Put yourself at the disposal of the King of kings. You may be surprised at what God does with the little you think you have. Remember, it's faithfulness that God rewards, not worldly success. Your church

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<sup>7</sup> Arland Hultgren, *Parables of Jesus*, p 280

needs you. What will you do? The world desperately needs Jesus. What will you do? Christ calls & says, *Come, follow Me*. What will you do? Time is short & the world is passing away. Who knows how long you'll live. Who knows if this is the day when Jesus will return. Who knows what tomorrow will bring. Now is the time & God is calling you. What will you do? How will you respond? Have you offered yourself unreservedly to the Lord? *Jesus, here I am. Use me any way You see fit. I offer You all that I have for the service of Your kingdom. Put me where You want me to be. I give You the right to change my agenda without informing me in advance.* Are you afraid to pray like that? Don't be. There's a great adventure ahead for those who serve the Lord. When you pray like that, great things are bound to happen because God loves it when His children risk everything for Him. If your goal is to live a life of security & safety, you'll end up with everything but Jesus. Salvation puts you in such a place that you can afford to take risks because you know God loves you even when you fail.

Let me wrap things up: We're all going to die someday. Since that is true, the only question is whether you're going to die playing it safe or risking it all for the Lord. I don't know about you, but I don't want to die until I'm dead. I want to live until the very last moment, fully invested for Jesus & His kingdom, doing what I can to advance His cause in the world. I don't want to waste my few years hoarding my resources so I can have earthly security. That's not what the life of faith is all about. If you decide to become a risk-taker for Jesus, will you see success in all you do? Nope. Most people in the Bible who took risks saw only partial success for their efforts. Abraham made it to the Promised Land but lived his whole life in tents. Moses led his people to the Jordan River but could go no farther. Joshua conquered the land but not all the enemies were defeated. So it goes for those who live by faith. Go back to your world, your home, your business, your neighborhood, your classroom, your club, your family, your town. Go back to your world & throw yourself without hesitation into God's work in it. & then get ready for the time of your life. That's God's call to all of us. If you truly know Jesus, you can live that way because you know that whatever comes, you'll be all right. When you have a Savior, you can face your life & death with courage & grace. Do you have a Savior? If you don't, or if you aren't sure, I urge you to place your life in the hands of Jesus right now. Trust Him as Lord & Savior. Ask Him to take away your sins & to give you new life. Come

to Christ & your life will never be the same again. You may not have to wait until Jesus returns before you face Him. If you die as an unbeliever before He returns, you'll have wasted your spiritual opportunities. Whether by death or His return, the nature of your service will become clear the moment you face God. D. A. Carson wrote,

*It is not enough for Jesus' followers to 'hang in there' & wait for the end. They must see themselves for what they are—servants who owe it to their Master to improve what He entrusts to them. Failure to do so proves they cannot really be valued disciples at all.* He then quotes Henry Alford as saying, *The foolish virgins failed from thinking their part too easy; the wicked servant fails from thinking his too hard.*<sup>8</sup>

You can get away with giving excuses to other people but don't think you can get away with giving excuses to God. Paul wrote that in the day of God's judgment **every mouth will be silenced & the whole world held accountable to God** (Rom 3:19). There won't be even a single protest when Judge Jesus takes the bench.<sup>9</sup> What are you doing today with the opportunities God has give you?

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<sup>8</sup> D. A. Carson, *God with Us: Themes from Matthew* (Ventura, Calif.: Regal Books, 1985), 149. The Alford quotation is from Henry Alford, *The Greek New Testament*, vol. 1 (Chicago: Moody Press, 1958).

<sup>9</sup> Boice, J. M. (2001). [The Gospel of Matthew](#) (pp. 536–537). Grand Rapids, MI: Baker Books.