

The Parable of the Talents

The Great Reward of the Faithful and Great Loss of the Faithless

Scripture: Matthew 25:14-30

Sermon Series: *Matthew*

Topic: Second Coming, Parables, Talents

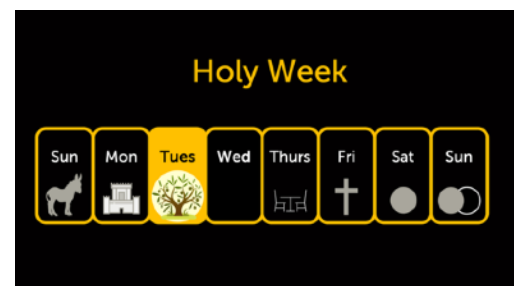
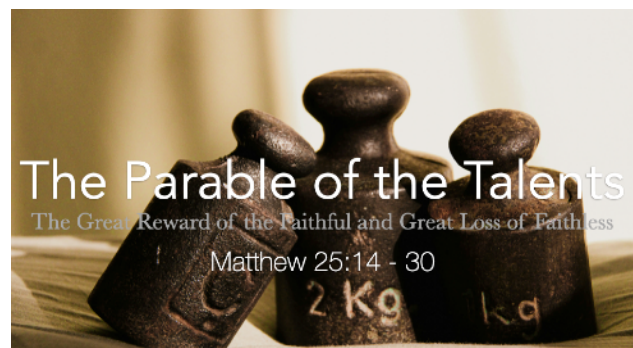
Introduction

This parable Jesus told is called *The Parable of the Talents*. In it, we'll see the great reward for those who are faithful and the great loss that will come to those who are faithless.

We're listening in on a private conversation between Jesus and his disciples as they are seated on Mt. Olivet, which is opposite the city of Jerusalem and the Temple Mount (Mt 24:3). It's most likely late evening on **Tuesday** of Holy Week.

In this extended discourse, which covers chapters 24-25, Jesus has been answering his disciples questions about the timing of the destruction of the temple and "the sign of his second coming and the end of the age."¹ Jesus has six times² explained that the exact "day and hour" is unknown but that they should nonetheless be prepared for his return. To emphasize the point and call his disciples to persistent preparedness, Jesus told The Parable of the Ten Virgins.

Immediately after that parable, Jesus told this parable, The Parable of the Talents, which is the parable before us this morning. The point of this parable is to help his disciples to understand *what preparedness looks like*. The Parable of the Ten Virgins was about being prepared while waiting for the second coming of Jesus, but now, in this parable, he calls his disciples, not to



¹ Matthew 24:3.

² Matthew 24:36, 39, 42, 44, 50; 25:13.

lazy, listless waiting, but rather to **working faithfully while waiting**. The *disciples of Jesus* are *not be slothful servants, but rather faithfully diligent workers*.

There are three scenes in this parable.

- I. Scene One: (vs.14-15) finds a man calling his servants to him before he goes on a long journey. He then entrusts into their care a significant portion of his property to invest and increase during his absence. Then he goes away.
- II. Scene Two: (vs.16-18) we find the response of the three servants to the trust given to them by their master.
- III. Scene Three (vs.19-30): the Master returns and calls his servants to give an account of their stewardship of his property. We will see that the Master greatly rewards his faithful servants while the faithless servants suffer great loss.

Scene One: A Man Going on a Journey (vs.14-15)

Scene one finds a man preparing to go on a long journey and he calls his servants to him and entrusts to them that which belongs to him.

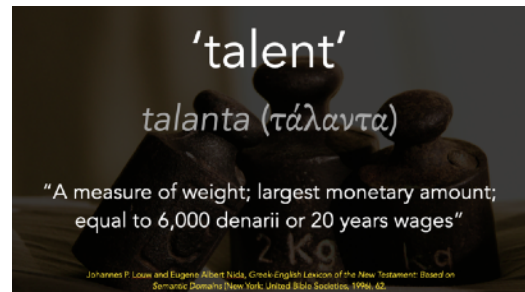
Matthew 25:14-15 (ESV) ¹⁴ "For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.

For it will be like (v.14). What is "**it**?" To what does "**it**" refer? Since this paragraph was spoken immediately following the previous paragraph, The Parable of the Ten Virgins, and since that parable begins by telling us, "**the kingdom of heaven will be like...**" then this parable also is about the kingdom of heaven. The "**it**" refers to the kingdom of heaven. Thus, the kingdom of heaven is like "**a man going on a journey.**"

Who called his servants and entrusted to them his property (v.14). Before leaving this man is thinking about what he wants to happen while he is away. We do the same before we go on summer vacation. We plan ahead so that when we return all will be well, as we want it to be. We get house sitters and dog sitters and so on. We prepare for important matters to be attended to while we are away. So it is with this man. He's going away on a trip and wants everything taken care of while he is gone. Thus, he calls his servants and gives them responsibilities.

He must be a great man or he has many servants. He calls them all to himself and before leaving, he **entrusts** to them his property. He gives what is his to them in **trust**. He is giving into their care that which does not belong to them, but rather belongs to him. He expects a good response to this trust while he is away.

To each one he gave... talents (v.15). There are three servants and to each one he gave talents or a talent. What is a **talent**? This parable has been so deeply influential in our culture that we now use the word talent to mean some gift or ability or skill that someone has. That is not how the original hearers of this parable would have understood this word. In first century usage of this word, a **talent** (τάλαντα *talanta*) "was a measure of weight, not a specific unit of currency. It was the largest weight in normal use, and when used for money it might refer to either gold or silver or copper."³ A talent was "between fifty-eight and eighty pounds (twenty-six to thirty-six kg)."⁴ A majority of biblical scholars place the average weight at about 75 pounds. However, we do know that a talent of silver was worth 6,000 denarii⁵ or about twenty years' wages⁶ for a common day laborer, so this is a huge sum of money. This man is entrusting to these servants a massive amount of money.



The first servant was given five talents, the second two, and the third one. The clear understanding is that this "trust" was to be enlarged and improved. These servants were given this money in order to invest and enlarge their master's estate.

Each according to his ability (v.15). The master decided how much to entrust to each servant. He did not give each of them the same amount. Rather to each he gave "**according to his ability**." The master knows his servants and he gave amounts to each of them according to what he knew about each one. The amount he entrusted depended upon each individual servant's ability.

Then he went away (v.15). After calling his servants to him and giving them each a sum of money, he **then went away**. This closes scene one.

Scene Two: The Response of the Servants (v.16-18)

Scene two reveals how each servant responded to what was entrusted to them by their master.

Matthew 25:16-18 (ESV) ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents

³ Leon Morris, *The Gospel according to Matthew*, The Pillar New Testament Commentary (Grand Rapids, MI; Leicester, England: W.B. Eerdmans; Inter-Varsity Press, 1992), 627.

⁴ D. A. Carson, "Matthew," in *The Expositor's Bible Commentary: Matthew, Mark, Luke*, ed. Frank E. Gaebelein, vol. 8 (Grand Rapids, MI: Zondervan Publishing House, 1984), 516.

⁵ Johannes P. Louw and Eugene Albert Nida, *Greek-English Lexicon of the New Testament: Based on Semantic Domains* (New York: United Bible Societies, 1996), 62

⁶ *ESV Study Bible* note at Matthew 18:24.

made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master's money.

Went at once and traded (v.16). The first and second servants both respond quickly. They "*went at once*." They did not delay, but "immediately"⁷ they both went seeking to maximize their master's money. They were diligent and got busy. The word "*traded*," means, "to be involved in business, ...to work"⁸ "to trade, offer merchandise for sale, or to invest."⁹ The first and second servants both went to work as soon as their master went away. They did not waste time. They began to be busy with their investment and they both doubled their master's money (v.17).



The first, who received five talents, doubled his investment and increased his master's money to ten talents. The second servant, who received two talents, also doubled his investment and increased his master's money to four talents.

Dug in the ground and hid his master's money (v.18). The the third servant did the opposite of the first two. He did not go immediacy to work, neither did he expend any wise effort. He was not diligent and he did not engage in business. He did not trade or invest the money, but rather he lazily hid the money in the ground. This concludes scene two.

Scene Three: The Return of the Master (v.19-30)

Scene three reveals what happened when the master returned. Notice that this is the section that Jesus gives the most attention to in this parable. The previous scenes are brief, but now Jesus gives detailed dialogue of all the characters.

Now after a long time (v.19), the master returns. It's been a long time, but the master does return. The master comes back and again he calls his servants to himself for a meeting.

Settled accounts with them (v.19). When the master returned, he quickly calls his servants to given and account of their activities while he had been away. The return of the master calls for a time of reckoning. This leads to two outcomes: great reward and great loss; blessing and cursing; praise and punishment; promotion and demotion; greater responsibility and loss of everything; great joy and great sorrow.

⁷ NASB.

⁸ Johannes P. Louw and Eugene Albert Nida, *Greek-English Lexicon of the New Testament: Based on Semantic Domains* (New York: United Bible Societies, 1996), 579.

⁹ Rick Brannan, ed., *Lexham Research Lexicon of the Greek New Testament*, Lexham Research Lexicons (Bellingham, WA: Lexham Press, 2020).

Act I: The Great Reward of the Faithful (v.20-23)

The servants are called to give an account in the same order in which they were entrusted with the master's resources.

I have made five talents more (v.20). The first servant came to his master and reported that he had originally received five talents and that while his master was away he had added to those original five, an additional "*five talents more*." The master then rewards this first servant,

Matthew 25:21 (ESV) "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."

I have made two talents more (v.22). The second servant also came to his master and reported that he had originally received two talents and while his master was away he had added to those originally two, an additional "two talents more." The master then rewards this second servant with the exact same sweet reward as the first.

Matthew 25:23 (ESV) "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."

Greater Responsibility, Not Less

Notice that the reward entails increased responsibility, not retirement or the absence of responsibility. The reward reveals that "*faithfulness over little*" leads to greater responsibility "*over much*." The master does not say, Well done, good and faithful servant. You have been faithful over little and now I will allow you to kick back and do nothing. No. He does not say that. Rather he says, "We'll done, now I will give you more to do."

Greater Joy, Not More Stress

Note also that the increased responsibility leads to increased joy. "*Enter into the joy of your Master!*" Being "over much" does not lead to greater stress, but rather greater joy. The joy of the master is that *he shares more of himself* with his faithful servants, and not less. He invites the faithful servants into his own joy!

These first two servants were faithful with that with which they were entrusted. Thus, they were greatly rewarded by their master.

Act II: The Great Loss of the Faithless (vs.24-28)

Finally, Jesus recounts the dialogue between the master and the third servant.

Master, I knew you to be a hard man (v.24). The third servant's opening statement is to criticize his master. He calls him a "*hard man*" who is essentially selfish and takes that's which does not belong to him. He knows that he has failed and so he begins by casting the blame on his master.

So I was afraid (v.25). He now admits his fear, but it's clear that he believes his fear flows from the flawed and harsh character of his master, rather than from himself. He feared losing his master's money and so he "*went and hid your talent in the ground.*" He thought doing nothing would be better than running the risk of losing his master's money. He preferred no action to the risk of a losing action. He was very wrong.

You wicked and slothful servant (v.26). The master sees right through the excuses into the heart of this servant. He is evil and lazy.

His *laziness* is seen in his failure to do anything with the money that was entrusted to him, not even investing the money at the bank so that it would have at least gained interest. That would have required minimum effort and would have at least some small increase, but his lazy servant was too slothful to do even that. (When the master quotes this servant's description of his own character, he is not necessarily agreeing with him, but rather revealing his slothfulness, because if such was true, then the servant failed to respond to facts he claims he knew about the master.)

His *wickedness* lies in his attack on the character of the master. This servant claims the master is hard and selfish, but this is not true. The master is *trusting* and *generous*. The master entrusted great wealth into the hands of these servants, whom he knew personally and thoughtfully considered them each according to their ability. The first two servants did not so fear their master that they were paralyzed into inactivity. They saw the master's trust in them and immediately sought to please him by responding appropriately to the trust he gave to them. This wicked servant knew his master expected him to improve upon what was entrusted to him. He confessed as much with his own mouth. But this confession simply revealed the evil in his heart. He did not want, like the first two servants, to *please* his master as much as he preferred to *blame* his master for his own inaction. It is wicked to blame others for our own sin.

Take the talent from him (v.28). The master now imposes the sentence upon this wicked and slothful servant. What had been given to him before is now taken away from him and given to another. Because he was not faithful in what had been previously given to him, that is now completely removed from him.

Conclusion (v.29-30)

And now we come to the conclusion. These last two verses are Jesus' summary point. This is the lesson he wants his disciples to hear.

Matthew 25:29-30 (ESV) ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Jesus' point is clear. At the second coming of Christ, there will be great reward for the faithful, while those who are unfaithful will suffer great loss. The *faithful* disciples of Jesus will be greatly rewarded for their diligent work while waiting for him to return. However, those who are *unfaithful* and *lazy* will suffer great loss.

The third servant was given one talent (20 years worth of wages) and he did nothing with it. Even though he had a massive amount of money, it was as if he didn't have anything at all because it was of no use to him buried in the ground. This is how "*what he has*" can be taken away from "*the one who has not*."

Application

Let's conclude with five observations that will help us consider how to apply this to our lives.

1. **Each servant has been entrusted with a gift.** God has given to each and every human being certain gifts. Every human being has been given the gift of time. We all have 24 hours given to us each day. How do we use the time we have been given? Each of us has been given the gift of breath. How do we use the life we have been given? We each have a measure of resources. How are you using your time, breath, and resources? Are you using them for the purpose of expanding the kingdom and glory of your Master?
 - **Avoid the trap of comparison.** The Master decides what he gives to each of his servants. He knows the ability of each and the decision is his to give or not to give. He does not base his assessment of each servant by comparing their results, but rather by whether or not they faithfully handled that which they had been given.
2. **The Master will return and require an accounting.** Jesus has emphasized this point multiple times throughout this discourse. Here he says it again. After a long time, the master returned. His return is determined. The second coming of Jesus is certain. And when he returns there will be an accounting.

2 Corinthians 5:10 (ESV) For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.

For the person who has faith in Jesus, this will not be for the purpose of condemnation but rather for the purpose of reward. For the person who has faith in Jesus, God's just condemnation against sin has already happened at the cross. So no Christian will be condemned, but rather we will give an account of our lives for the purpose of reward.

3. **Work faithfully while you wait.** While we wait for the second coming of Jesus, we are not to be lazy, but rather we are to work. Jesus puts slothfulness and wickedness in the same sentence. Jesus will not have his servants be slothful. We are not to retire out of the world, but rather we are to be engaged in this world, actively working, trading, investing, speaking to people, and using our resources for the sake of the name of Jesus. God has graciously

given each us resources to use to expand his kingdom. The questions are, are we using them and are we using them for the glory of the Master?

- This is the heart of this parable. Jesus is calling his disciples to ***faithfully work while we wait for his return***. He is calling his followers to faithfully do good in this world no matter what you do. No matter what your job is, do it as unto the Lord. If you are a teacher, do it well for the good of your students. If you are a plumber, plumb well for the good of your customers. If you are a building, build well for the good of the families who live in your building. If you're a researcher, then research well for the good of all who use your knowledge. If you're an investor, then invest well for the good of the world. This is whole purpose of Robin's new book, which will be out in two days.



4. **The faithful will be greatly rewarded.** I can't think of any greater words in all of Scripture than vs. 21 & 23. There's nothing I want more to hear Jesus say to me than, "Well done, good and faithful servant. Enter into the joy of your Master." If only I can hear from Him, "Well done," then my soul will be content and need not a single thing more. Heaven is hearing Jesus say, "Well done. Come home. Enter into my joy!"
5. **The unfaithful will suffer great loss.** Do not allow fear or laziness to keep you from the kingdom. Do not allow wickedness to keep you from the kingdom. Blaming God for your sin will not work. Our sin is our sin and no one else's. My sin is my fault, not God's. If outbursts of anger is your sin, when you stand before Jesus to give an account of your life, it will not be acceptable to say to Him, "You made me this way!" If lust is your sin, then you will not get off the hook by telling him, "I was born with the desire, it's very natural!"

Discussion Questions

1. What does "it" refer to in v.14?
2. What is a 'talent' according to usage of the word in this passage? How has that word
3. What is something God has entrusted to you to use for the expansion of his kingdom?
4. What is the primary point of this parable?
5. How would you define "faithfully working for Jesus while waiting for his return?" Name some specifics of what that might look like in day-to-day life.
6. Describe two facts about the reward given to faithful workers (v.21,23).
7. Are you faithfully using your resources for the glory of the name of Jesus in your life? If so, name a few ways you are doing so. If not, in what ways might you begin to do so in you life this coming week?
8. What do you think the Lord is saying to his disciples through this parable?