

Parable of The Talents

Matthew 25:14-30

- This parable of the Talents only appears in Matthew, but there is a similar parable called **The Parable of the Pounds** found in Luke's Gospel. (Luke 19:12-27). Each has the entrusting of sums of money by a man going on a journey. In each account those receiving money were accountable for its use.
- These parables make similar points, but they are not the same parable.
- The parable of the talents belongs to what scholars label as "The Eschatological Discourse" (Matthew 24-25) because Jesus' teachings here refer to events at the close of this age with the exception of His discourse about the destruction of Jerusalem - A.D. 70.
- The phrase "it will be like" (v. 14) links this parable with the preceding one (Parable of the Ten Bridesmaids; vs. 1-13).
- This parable continues to stress the theme of watchfulness and activity while watching.

MAT 25:14 "For it is just like a man about to go on a journey, who called his own slaves, and entrusted his possessions to them.

1. The man appears to be a wealthy earthly master in the parable, but in its spiritual application it refers to Christ going to heaven.
 - a. Jesus had taught He must ascend back to heaven. (Jn. 14:3, 28). See Jn. 3:13.
 - b. The Bible records He actually did ascend to heaven. (Acts 1:8-11). See Lk. 24:51; Heb. 4:14.
 - c. There He has been coronated King and now has "all authority in heaven and on earth." (Acts 2:32, 33; Heb. 1:3; Matt. 28:18).
2. The man, in this parable, entrusted possessions to his slaves, and Jesus has entrusted us as His slaves with possessions.
3. The entrusted "possessions" are called "talents" in the next verse.

MAT 25:15 "And to one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.

1. Each of the slaves were given talents.
 - a. "Talent" - Each servant is entrusted with a "talent". While this word can refer to a designation of weight equaling roughly 94 pounds (or 42.5 kilograms), it is used here for a monetary unit that was worth nearly 6,000 denarii.
 - b. A denarii was the amount of money that a day laborer could customarily expect to receive each day. (Matt. 20:1-16).

- c. Each talent was worth nearly 20 years of labor by the common worker. This was an enormous sum to most.
2. “each according to his own ability;”
 - a. Some are smarter and have more ability with money than others., and could be trusted to handle more money.
 - b. God gives some more than others, but each is expected to perform in relation to the ability God has given him.
 3. “and he went on his journey” - In the spiritual application of this parable this represents Jesus going to heaven.
 - a. It was understood He would return [come again] and they would give account for the money entrusted to them.
 - b. The money belonged to the master - not the slaves.
 - c. This was a sum of money entrusted to the slaves for investment purposes - not a wage.

Note:

1. The man going on a journey is unrealistically wealthy when one considers that a talent is roughly equivalent to what a day laborer could earn after working for 20 years.
 - a. His wealth is demonstrated by the additional “many things” of Matthew 25:21,23.
 - b. The ten talent servant ended up with eleven talents plus whatever was included in the “many things.” (Matt. 25:28).
2. In today’s terms it would be close to a million dollars assuming the worker who makes 50,000 dollars a year.
3. The man gave to his three servants [slaves] somewhere near 8 million dollars in today’s purchasing power!
4. Jesus often used hyperbole or exaggeration in order to catch his audience’s attention. (Matt. 5:29, 30; 6:3; 19:24).
5. The vast majority of the people could not imagine being responsible for that huge amount of money.

Five And Two Talent Servants

MAT 25:16 "Immediately [at once] the one who had received the five talents went and traded with them, and gained five more talents.

1. Jesus said the servant who received “the five talents”...”traded with them.”
2. This most likely does not represent a single trade or business transaction, but transactions made while the man was away.
3. The master was gone “a long time.” (Matt. 25:19). It can take a long time to double an investment.

MAT 25:17 "In the same manner the one who had received the two talents gained two more.

1. This servant did the same thing as the servant with “five talents.”
2. He used the ability he had to double his masters talents.

Note:

1. They used their talents to engage in some kind of business.
 - a. The phrase “put his money to work” (NIV) does not mean they invested it in the bank to gain interest.
 - b. This is what the foolish servant should have at least done.
2. Because the first two servants doubled what their master had given to them, they each receive the master’s approval.
3. They are put in charge of “many things.” (Matt. 25:21, 23).

One Talent Servant

MAT 25:18 "But he who received the one talent went away and dug in the ground, and hid his master's money.

1. This man buried his master’s money.
2. This was a common way at that time of keeping ones money safe.
- 3 . He was afraid because he knew his master was a “hard” man. See notes Matt. 25:24.

Master Returns To Settle Accounts

MAT 25:19 "Now after a long time the master of those slaves came and settled accounts with them.

1. The length of time is not given, but it was while these three servants were still alive.
2. In its spiritual application it refers to the coming of Lord.
3. The time of Jesus’ return is unknown (Matt. 24:36), but even though He has journeyed to heaven He will return unexpectedly.
4. He believed “fear” excused his obligation to make money for his master.

Five And Two Talent Servants Blessed

MAT 25:20 "And the one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me; see, I have gained five more talents.'

1. The servant is not boastful, but he is reporting what he done with his master’s money.
2. He had doubled the master’s money.
3. There is implied that he had a feeling of accomplishment rather than shame. He does not say “I have **only** gained five more talents.”

MAT 25:21 "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things, enter into the joy of your master.'

1. The master commends him for being “faithful with a few things.”
2. He is now ready to put him “in charge of many things.”
3. He is commanded to “enter in the joy” of his master. In its earthly application this would refer to enjoying some of his master’s wealth.
4. In its spiritual application this refers to heaven - the home of the faithful. (Matt. 5:10-12; 25:46).

MAT 25:22 "The one also who had received the two talents came up and said, 'Master, you entrusted to me two talents; see, I have gained two more talents.'

MAT 25:23 "His master said to him, 'Well done, good and faithful slave; you were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'

1. What was said to the five talent servant is said to the two talent servant.
2. Each one was placed “in charge of many things” and commanded “to enter the joy” of the master.

Report And Excuse Of One Talent Servant

MAT 25:24 "And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed.'

1. The servant was not ignorant of his master’s ways and calls him “a hard man.”
2. He reaped where he “did not sow,” and gathered sees where he had not scattered seed.

MAT 25:25 'And I was afraid, and went away and hid your talent in the ground; see, you have what is yours.'

1. As already note, it was common in Palestine for people to guard their money by burying it. There were few, if any, places to keep one’s money place.
2. He assumed it was a good thing to keep his master’s money safe.
3. Actually he was afraid of making a mistake with it and losing some or all of it.

Master Angered At Servant

MAT 25:26 "But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow, and gather where I scattered no seed.'

1. The very words the man used to excuse himself were turn against him, and used to condemn him.
2. He was reminded of what he knew about his master and is called a “wicked, lazy slave.”
 - a. The man used “fear” as his excuse for not investing the talents.
 - b. The master calls him “wicked and lazy.”
 - c. He views “fear” as not they only reason the servant did not invest his money.

3. He is not accused of stealing the money or doing something immoral, but is still called a “wicked” and “lazy slave.”

MAT 25:27 'Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest.

1. At the very least the man should have drawn interest “with the banker.”
 - a. “bankers” is from “trapezites” [trah peh zee tays] meaning “money-broker, banker, exchanger.”
 - b. These were individuals who invested the money deposited with them at a high rate of interest and gave a good rate of return.
2. The law of Moses forbade charging interest to a fellow Hebrew (Psa. 15:5), but is permitted it with strangers. (Deut. 23:19,20; Exod. 22:25; Lev. 25:30).
3. Interest rates were high in the biblical world, and would have earned the master a good amount of money.
- 4. He had earned his masters nothing.**

One Talent Taken Away From Wicked Servant

MAT 25:28 'Therefore take away the talent from him, and give it to the one who has the ten talents.'

1. The one talent servant found playing it safe was not acceptable to his master.
2. What he had was taken away, and was given to the ten talent servant.

Master Speaks

MAT 25:29 "For to everyone who has shall more be given, and he shall have an abundance; but from the one who does not have, even what he does have shall be taken away.

1. There is a promise and a warning.
2. The promise is that God will give more to those who have faithfully used what He has already given them.
3. The warning is that those who had not faithfully used what he gave them what they have will be taken away.

MAT 25:30 "And cast out the worthless slave into the outer darkness; in that place there shall be weeping and gnashing of teeth.

1. Hell is described as a place of “outer darkness.” (Matt. 8:12; 13:42; 22:13; 24:51).
2. It is also described as a place of “weeping and gnashing of teeth.” (Matt. 8:12; 13:42; 22:13; 24:51).
 - a. It teaches us that hell is a place of suffering - not a state of unconsciousness.
 - b. One does not need to fear a state of unconsciousness or annihilation, but does need to fear hell. (Matt. 10:28; Heb. 10:31; 2 Thess. 1:8, 9).
3. Hell is “eternal.” (Matt. 25:41, 46; 2 Thess. 1:8, 9).

Some Lessons And Observations

1. This parable teaches God will give more to those who use what He has already given them. The warning is that those who have not faithfully used what he gave them, what they have will be taken away.
2. Some Jews would have thought that he did the cautious and responsible thing by not risking the man's money to loss.
 - a. It was safe, in their thinking, to bury money.
 - b. The third servant thought that his only obligation was to keep safe what had been given to him.
3. We also learn that fear is not an excuse for inaction.
 - a. It is natural, it is human to fear.
 - b. It is sinful to let fear keep us from loving and serving God.
 - c. We are to have Godly fear (Prov. 1:7), but Godly fear demands we obey God. (Eccles. 12:13).
4. We learn that God expects us to use the money He has given us.
 - a. In this parable "talents" refer to money.
 - 1) Everything we have belongs to God. (Psa. 24:1).
 - 2) God expects us to use our money wisely for His benefit.
 - 3) We do this by helping others. (Matt. 25:31-46; Matt. 10:42; Gal. 2:10; Jas. 1:27; Gal. 6:9, 10; Eph. 4:28).
 - 4) By helping others we are faithfully using our money and are laying up treasures in heaven. (Matt. 6:19-21).
 - 5) We also faithfully use our talents [money] and lay up treasures in heaven when we use our money to support the proclamation of the gospel and provide for our families. (1 Tim. 5:8).
 - b. **The main point of the parable is that we must be faithful stewards of the Master's money.**
 - c. The principle is true of all that God has given us. We are also accountable as stewards for the way we use our:
 - 1) Time
 - 2) Influence
 - 3) Abilities, talents

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