

**The Parable of the Talents**  
**Matthew 25:14-30**  
**Gerry Andersen**  
**Valley Bible Church Adult Sunday School**

Matthew 25:14-30 is the sixth in a series of parables that teach that we “*do not know the day nor the hour*” of the return of the Lord. Each parable teaches a slightly different aspect that this lack of knowledge of His coming brings.

His first parable was about the fig tree (24:32-35), which shows that aspects of the seven-year tribulation period will be observable and enable the people of that generation to know that the coming of the Lord is near. However, near does not mean we know the time of His return, which Jesus repeatedly spoke about in this teaching to His disciples (cf. 24:36, 42, 44, 50; 25:13).

Because the time of His return is unknown, Jesus taught the importance of being alert, as shown by Jesus’ second and third parables in this series. Just as the people of Noah’s day did not anticipate the timing of the flood, so too the people of the generation that is alive when Christ returns will not anticipate the timing of it either. Similarly, just as a thief does not announce when he will break into a house, neither will God inform mankind of when the return of the Son of Man will be.

The fourth parable, the parable of the faithful and evil slave, expands on the teaching that the second coming of Jesus will be at a time when no one knows, by teaching that the coming might be sooner than expected. *“But if that evil slave says in his heart, ‘My master is not coming for a long time,’ and begins to beat his fellow slaves and eat and drink with drunkards; the master of that slave will come on a day when he does not expect him and at an hour which he does not know, and will cut him in pieces and assign him a place with the hypocrites; in that place there will be weeping and gnashing of teeth”* (24:48-51).

The fifth parable, the parable of the ten virgins, describes the plight of those who are unprepared because of a delay in arrival, in contrast to the previous parable where the evil slave is unprepared when his master arrives sooner than he expected. This delay in arrival demands preparedness, as those virgins who were prepared entered the wedding feast with the bridegroom, which represented the Lord coming with the kingdom of God. Each of the parables in the series, including the parable of the talents, has specific application to those living at the time of the return of Jesus. However, because the return of Christ for the church is imminent, it can apply to us as well.

## **The supply of the talents to the slaves (25:14-15)**

This parable begins with the explanatory prepositional transition “*for,*” which expands on the parable of the ten virgins. The preceding parable taught the need to be prepared when the Lord returns, since His coming might be delayed. Just as the faithful slave of Matthew 24:45-47 was doing the will of his master, and the prudent virgins were ready when the bridegroom returned, the parable of the talents show how good and faithful slaves prepare for the return of their master.

This parable describes faithfulness through the distribution of resources by a man to his slaves, “*For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them.*” Slaves in the world of the New Testament could rise to have great authority and responsibility, so this parable was true to life.

He entrusted his possessions to three different slaves, and he did so “*each according to his own ability.*” This distribution was “*To one he gave five talents, to another, two, and to another, one.*” Therefore, there was a substantial difference regarding how much he entrusted to each one, and therefore the first slave had far more ability than the third slave.

A talent had a large amount of value in the first century. It was originally a measure of weight, estimated to be approximately fifty to eighty pounds of precious metal, such as gold or silver. But by the time of the New Testament it became a unit of currency. Of course, depending on the precious metal, the weight could be a vastly different value, but it is more helpful to view from the historical context that one talent was equal to 6,000 denarii, and that one denarius was worth a day’s worth of labor. Therefore, one talent would be 6,000 days of work, and allowing for a Sabbath day of rest, would be close to 20 years of income for a day laborer. So then, five talents would constitute an extremely vast amount of wealth, far more than any ordinary person could make in a lifetime.

Because each slave was given such wealth based upon their abilities, we can infer that even the least of the three slaves had substantial ability. The Lord has granted each one of us significant abilities. And yet, there are great variations within this distribution of God’s gifting. We ought not to consider this ability as limited to financial resources, or God-given talent, or spiritual giftedness, or even opportunities for service to the Lord. Our abilities are the sum of all that God has amply provided to us, and each one of us has our own unique set of abilities and opportunities from the Lord that He has entrusted to us.

### **The stewardship by the slaves (25:16-18)**

The response of the first slave was immediate. The word “*immediately*” or “*at once*” (ESV), is better connected to the response of the slave rather than to the departure of the master (KJV). The phrase “*in the same way*” (25:17) indicates that the second slave also acted immediately on the task of being a steward of the master’s possessions.

Immediately after receiving their portion of the possessions, the first two slaves “*went and traded with them.*” This is a better translation than the NIV’s “*put his money to work*” because it implies an active participation in the work of acquiring a return on the talents. In a sense, there was an engagement in some undefined business transactions to earn more rather than simply lending the money to someone else to do this work and receiving a yield from that work of another person.

The first slave traded and continued to trade over and over, since the master did not return for “*a long time*” (25:19). In his endeavors, he managed to double the talents of his master, from five talents to ten. Likewise, the second slave also doubled the talents of his master, from two talents to four. This 100% return by both slaves shows that the Lord’s reward of His people will be based upon their abilities and opportunities, not the total fruitfulness of their service.

The third slave “*went away and dug a hole in the ground, and hid his master’s money.*” In the days before our modern economy, the safest place to keep money was to bury it (cf. 13:44). The value would not erode due to inflation since there was no fiat currency, where the supply of money today can increase simply by the government printing more of it. When an economy is based upon gold and silver, the supply of money is limited to the amount of these precious metals. Therefore, this would be similar to placing money in a bank that grows by the rate of inflation.

### **The settlement of the talents with the faithful slaves (25:19-23)**

When the master returned after a long time away, he came to “*settle accounts with them,*” which was a common term used in commerce. The first two slaves reported their return on the investment using the same words. Likewise, the master responds to each of those two slaves with exactly the same words, “*Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter the joy of your master*” (25:21, 23). The reward for each is the same, in spite of the different amounts that were entrusted to them.

Furthermore, the reward of each of the two slaves was more than for just the return of their investment. They were each commended on the basis of their character. They each were “*good and faithful.*” This faithfulness was demonstrated by their responsibility with the talents.

Their reward was twofold. They would be over many things and they would enter their master’s joy. This obviously corresponds to the kingdom of God, where we will “*reign with Him*” (2 Timothy 2:12), and where the Lord’s joy will be in us and where our joy will be made full (cf. John 15:11). What exactly this will be has not yet been fully revealed to us (cf. 1 John 3:2).

### **The settlement of the talents with the unfaithful slave (25:24-30)**

The third slave reported to his master in a completely different fashion, “*Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not scatter seed. And I was afraid, so I went away and hid your talent in the ground. See, you still have what is yours.*”

1. He accused his master of being “*hard.*” This was not a positive term and meant harsh, severe, or difficult. It implied that he was a demanding person in their service to him. It was therefore an attack upon his character by judging his treatment of his slaves.
2. He accused his master of gaining what he did not work to produce. It implied that he exploited the labor of the slaves who served him. It also viewed the master as being absent while others did the work of farming. This attacked his character by considering him to be unjust and uninvolved.
3. He accused his master of causing fear. The reason this third slave acted the way he did was because he was “*afraid*” that he would be harshly punished by the master. He did not consider the possibility of being amply rewarded and he blamed his master for his fear. By blaming the master, the slave sought to excuse himself for his failure to produce a return on the resources entrusted to him.

Therefore, the difference between each of these slaves was not the amount of resources that each was given, but what they chose to do with their master’s talents. The words of the third slave started in the same way by acknowledging the man as his “*master,*” but his actions were based upon his negative perception of his master. Therefore, the actions of all men toward the one who has authority over heaven and earth are the result of what we perceive Jesus to be like.

The master's response to the third slave was a damning condemnation. First, he described his slave as "*wicked*," which must have been regarding the slave's evil description of his master. Secondly, he described his slave as "*lazy*," which was in regard to the slave's failure to work to make his talent grow as his fellow slaves had done. The master then used the slave's own words against him, "*you knew that I reap where I did not sow and gather where I scattered no seed.*" The slave was therefore correct, since the master did indeed expect a return that the slave should have produced for him.

The lowest expectation of the master was that the slave could have given the talent to the bank (literally, "*to the bankers*" since bank buildings did not exist). While the Law forbade the charging of interest against fellow Jews (Exodus 22:25; Leviticus 25:35-37; Deuteronomy 23:19-20), Jews of Jesus' day distinguished between interest and usury, which was considered exorbitant interest charges to take advantage of people. According to Roman law, the highest interest rate was capped at 12%. This slave could have at least loaned out the money to gain some interest to grow the investment.

Since he chose to be so safe as to bury the talent in the ground, the master took the talent away from this slave and gave it to the first slave who started with five talents, increased it to ten talents, and now had eleven talents, or well over 200 years of earnings by a day laborer. Beyond losing the one talent that he was given, he suffered destruction, "*Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.*"

This judgment was in contrast to the first two slaves, who entered into the joy of their master. This slave lost the fellowship of his master and was cast away from his presence. The description of "*weeping and gnashing of teeth*" was how Jesus described the evil slave in the fourth parable of this series, who was also "*cut to pieces*" and who was assigned "*a place with the hypocrites.*" This corresponds to eternal destruction, as the phrase "*outer darkness*" communicates (cf. Matthew 8:12; 22:13). Therefore, the third slave represents an unbeliever, one who is worthless, banished from God's presence, and rejected by the Master.

Jesus' statement about the kingdom of God, "*For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away,*" had been taught earlier when He told them why He taught in parables (Matthew 13:12; cf. Matthew 21:43). God's judgment upon unbelievers, where lack of faith results in a squandered, self-serving life, leads to God's blessing being taken away and given to others.

## Conclusion

The parable of the talents is a follow up to the parable of the ten virgins, which represented what *“the kingdom of heaven will be comparable to”* (25:1). Just like in the parable of the talents where the master was delayed *“a long time,”* it has been a long time since our master, Jesus Christ, has been on the earth. When He returns, there will be a settling of accounts, where those who have demonstrated no faith will be judged, and those who have shown true faith will be rewarded.

While Matthew 24-25 had specific application for the generation living during the time of Jesus' second coming, the parable of the ten virgins and the parable of the talents show the possibility of a long delay in the Lord's return. Therefore, there is meaningful application of this parable to those of all generations, not only those living at the return of the Lord.

This parable builds upon the need to be alert and prepared for His return. Being ready for His return means that we must also be faithful stewards. We have each been entrusted with a vast amount of abilities and opportunities in our lifetime, and how we exercise our faith by using these gifts of God to serve Him is the degree that we are faithful stewards. Our true character and faithfulness are demonstrated by our stewardship (cf. Ephesians 2:8-10).

Furthermore, those who have been faithful stewards will be rewarded by the Lord in His kingdom. We will enjoy even greater opportunities to serve Him as we enter into His joy that He has prepared for us. This is the reward of all believers, for whoever is least in the kingdom of heaven is greater than the greatest person who has ever lived (cf. Matthew 11:11). It is only the unbeliever that will be left with nothing.

Yet, in the same way that the first slave was rewarded, who ended up being granted one more talent than he earned, we will be additionally blessed by the degree of our faithful service in the name of Jesus. *“Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire”* (1 Corinthians 3:12-15).

This reward will depend upon two basic issues. The first is whether we took advantage of our abilities according to each opportunity *“which God prepared beforehand so that we would walk in them”* (Ephesians 2:10). To do nothing, taking no risks and making no effort, is to be like the worthless slave who was unfaithful. God’s grace has granted us not only the opportunities to serve Him, but the Spirit of God to enable us to serve Him, since *“those who have believed God will be careful to engage in good deeds”* (Titus 3:8). To the degree we are actively engaged in service to our Lord is the degree we will have greater opportunities of ministry. *“For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad”* (2 Corinthians 5:10).

The second issue surrounds *“the quality of each man’s work”* (1 Corinthians 3:13). This involves the motivation for our service. In other words, it is not simply what we do in service to our Lord, but why we do what we do. If we are seeking to simply please ourselves (cf. Romans 15:1), then this is not rewarded, *“If any man’s work which he has built on it remains, he will receive a reward. If any man’s work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire.”*

Therefore, we ought to be vigilant in our readiness for the Lord’s return, since the timing of His coming is unknown (Matthew 24:32-44). Also we must be prudent and faithful by serving Him according to His will in the ways that He has provided for us (Matthew 24:43—25:30). Christians today should eagerly seize our opportunities to serve Him as disciples of Christ, since we are eagerly *“looking for the blessed hope and the appearing of the glory of our great God and Savior, Christ Jesus”* (Titus 2:13) and are confident that *“He is a rewarder of those who seek Him”* (Hebrews 11:6).