

The Parable of the Talents: Matthew 25:14-30

I recently attended the memorial service of a remarkable man and I heard this description of him: “he lived a good life.” What it mean, what does it look like to have “lived a good life”? In the secular world, this may mean “he was successful”, measured by his status, accomplishments, or prestige. “A good life” may living a wealthy lifestyle, like what you see in the recent hit movie “Crazy Rich Asians”. “A good life” may mean you drive a Tesla or live in a million dollar house (which is pretty much every home in the Bay Area.) Especially here in Silicon Valley, success may be encapsulated by the phrase, “he who dies with the most toys wins”. Not that fame or material success is bad, but if all that a person has done is to accumulate toys, did he live a “good life?”

Those who are followers of Christ ought have a different perspective. A believer wants to live a life that *matters*, one that has eternal significance for God. And at the end of his life, he isn’t counting the number of his toys. Rather he is looking forward to be in the presence of his Creator and to hear Him say, “*well done, good and faithful servant*”. To experience the delight of God and hear these words would indeed be a life well lived.

This phrase “*good and faithful servant*” occurs only in one passage in Scripture. It is from Jesus’ Parable of the Talents recorded in the Gospel of Matthew. This parable will be the focus of our message this morning. Turn with me to Matthew 25, 14-30 (ESV) as we read what Jesus taught His disciples on the Mount of Olives.

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. 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 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. 19 Now after a long time the master of those servants came and settled accounts with them. 20 And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ 21 His master said to him, ‘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.’ 22 And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ 23 His master said to him, ‘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.’ 24 He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, 25 so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ 26 But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 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.’

Here is where we’ll be going this morning. I’ll begin by providing some context, background, and observations. Then I’ll offer interpretations of the key symbol in the parable - talents. We’ll end with applications of this parable for both believers and non-believers..

Context of the Parable

The Parable of the Talents is one of three parables in Matthew 24-25. Jesus told these parables to His disciples just days before His crucifixion to prepare them for His imminent departure. These parables are bookended by two important declarations from Jesus. In the first “bookend” in the beginning of Matthew 24, Jesus describes the signs of the End of the Age (His Second Coming), and that the day and hour of this End are unknown. In the other bookend at the end of chapter 25, Jesus tells the Parable of the Sheep and the Goats, in which King Jesus returns in glory and pronounces final judgment on each person, separating the faithful followers (sheep) from the unbelievers (goats).

Between the description of the End of the Age and the Final Judgment are three parables that follow a common pattern. A master goes away for a long time, and when he returns, the characters in the parables must give an accounting of what they've done during the master's absence. In these parables, Jesus instructs his followers to be watchful, be ready, and be faithful to Him between the time He is gone (ascension) and He returns (End of the Age). Knowing this context allows us to properly understand the passage before us.

Observations

Let us begin our observations with v. 14-15:

"14 For it (the kingdom of heaven) 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."

The story begins with the "usual" or the commonplace: a man goes on a journey. Before he leaves, he entrusts his property to his servants. "*Entrusts*" suggests the man has confidence in the servants. "*His property*" indicates the talents belong to the master, not to the servants. So the servants are expected to be wise stewards of the *master's* property.

The word "*talents*" is the English translation of the Greek word *talanton*¹. This word did **not** mean "talent" in today's understanding of that word: some unique or amazing ability (like Steph Curry's talent to play basketball).

Rather, the word "*talanton*" was a unit of measure of weight. In biblical Israel, a "talent" of gold is about 200 pounds of gold. That is equivalent to 20 years of wages for a worker and is the largest unit of monetary value in biblical times. So one talent represents 20 years of salary, two talents is 40 years of salary, and 5 talents equals 100 years of salary! This is an astronomical amount of money for the master to entrust to servants.

¹ <https://www.blueletterbible.org/lang/lexicon/lexicon.cfm?Strongsg=G5007&t=ESV>

Note the phrase “*to each according to his ability*”. The master knows that not all servants have the same ability to handle the large sums of money, so he doesn't overwhelm the worker with responsibilities beyond his level of skill or capability.

Let's continue with the next three verses. “**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 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.*” This section is fairly straightforward. The first servant went eagerly put the master's wealth to work and doubled the money. The second did similarly and doubled the master's wealth. The last one buried the master's property and did nothing during the master's absence. He hid all evidence of the master - out of sight, out of mind.

The next section in v.19-23 describes how the first two servants give an account of their accomplishments and the master's response to them.

The first two servants give accurate and nearly identical reports to the master, differing only in the amounts of talents each made.

<i>20 Master, you delivered to me five talents; here, I have made five talents more.</i>	<i>22 Master, you delivered to me two talents; here, I have made two talents more.</i>
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The master's response is similarly word-for-word identical for the first two servants.

<i>21 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>	<i>23 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>
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We observe that even though the first servant earned more than twice what the second servant earned, the master praises them identically. We surmise that the master is concerned more with the effort and faithfulness of his servants, and less with the numerical value of material results. More on this response later in my message.

The final scene with the third servant is the unexpected and unsettling portion of this parable. The servant makes three statements, and the master makes three statements as well.

The servant begins with a startling accusation of his master: “*Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed...*” This is a crazy statement to throw at your master! If I were to say this during my annual employee performance review, I would be fired on the spot! But the servant’s evaluation of his master is clearly wrong! The master is generous beyond compare, trusts the servants and wants to bless them with joy!

Then the servant admits he lives in fear of the master, in v25 “*so I was afraid*”. The servant’s *mistaken* impression of the master causes him to live in fear.

Finally the servant gives his accurate accounting, “*I went and hid your talent in the ground. Here, you have what is yours.*” I’m sure you agree with me that this is a most unexpected report given by the third servant.

The master’s response is equally unexpected. He turns the accusation into a question. “*You knew that I reap where I have not sown and gather where I scattered no seed?*” Surprisingly, he doesn’t debate or deny the accusation. The master then instructs the servant that, regardless of what he thought of the master, his role is to serve the master with at least a minimal effort, as simple as putting the talanton in a bank for interest. However, the servant made *no effort at all*. The servant wanted nothing to do with the master; he was worthless as a servant. We would all agree that the master’s characterization of the servant is certainly accurate: “*you wicked and slothful servant*”.

However, the punishment the master doles out seems severe. The master takes everything away from the third servant and gives it to the first servant, and casts the third servant into the outer darkness, which is eternal condemnation in hell. Throwing the servant into hell is unsettling, as it seems too harsh. It may even bring up the question, “can a servant in the Kingdom of God be thrown into hell?” We will address this question in the Applications portion of my message.

Interpretation

Let's consider what each element in the parable represents. The master represents Jesus; his going away represents Jesus' ascension into heaven at the end of His first coming. The return of the master represents the second coming of Jesus at the End of the Age. These interpretations follow from the context of the eschatological bookends of these three parables, as I summarized earlier.

What do the "talents" represent, other than a very large sum of money? Throughout history, this "talent" has been interpreted to be natural abilities, talents, or spiritual gifts given by God. In fact, so prevalent was this interpretation of "talents" that by the 14th century, this word was adopted into the English language to represent special abilities or aptitudes².

Extending this interpretation, "talents" can represent *everything* that God lavishes upon us: from natural abilities / talents, to spiritual gifts, to time and possessions and even opportunities and open doors to do God's work.

Let's explore what these "talents" may look like. Your natural abilities may be attention to detail or hospitality; these can certainly help organize the church picnic or lead growth groups. You may have the spiritual gift of wisdom or teaching; these enable you to teach bible studies. You may be blessed with flexibility of time to do short term missions or an abundance of wealth that can be used to invest in His church. And you may be blessed with opportunities to build relationships with non-believers and through those open doors, lead them to Christ. May I encourage you when you go home to make a list of the "talents" that God has given you - your abilities, talents, gifts, time, money, opportunities; then thank God for them and think of how these can be used for His kingdom.

With this interpretation in mind, let's examine how "talents" appears in this specific parable, and draw some implications for us:

1. "*Extravagance of God*": Imagine God blessing us with 200, 400, or 1,000 pounds of gold! This is astronomical! It illustrates how extravagantly God blesses us with spiritual

² <https://en.wiktionary.org/wiki/talent>

gifts, abilities, wealth, and opportunities - everything we need to do His work *and much more!*

2. “*His property*”: We ought not treat what we have as our own, but as God’s property.

This can apply to our attitudes toward our time & possessions. So the implications are:

- Let’s not compartmentalize our time into a “holy” Sunday followed by six “secular” work days, but treat each day as holy time, as *His* time.
- We shouldn’t look at our money as 10% is God’s and 90% is our own. Rather, how can we treat all of our wealth as money from God under our stewardship, not ownership?

3. “*All in!*” We should be diligent and put *all* of God’s blessings to work, as the first two servants did, rather than hiding them as the third servant did. As our Scripture reading said, “*Whatever you do, [do] heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ. (Col 3:23-24).*”

4. “*To each according to his ability*”: God does not give the same amount of “talent” to every person. We are each uniquely gifted, talented, and have different roles and responsibilities. So we ought to not compare ourselves to others in the family of God. The one with two talents ought not be *envious* of the one who has five talents, nor feel *superior* to the one given one talent.

Let me offer a word about the more subtle interpretation suggested by Ray Stedman³. The talents may represent golden moments of *opportunity* for us to bring others into God’s kingdom. God orchestrates divine appointments for us to befriend someone who has never heard the gospel. During these times, we can reflect Christ’s love and communicate a message of hope. For me, those open doors to witness occurred during a meetup with a college friend, lunch in the company cafeteria with a colleague, a neighborhood block party. Opportunities may look different for you: God may put you in the life of someone fighting depression or struggling with self-esteem or

³ <https://www.raystedman.org/new-testament/matthew/living-dangerously>

doubt. He may ask you to witness to your siblings and cousins or to your aging parents during their final years and lead them to the Lord. God grants these opportunities - these “talents”, so step through the open doors and share Christ’s message of hope with a desperately needy world.

The Master’s Joy

We come to what has been for me the main point of this parable. I feel this parable may have been misnamed, for this parable is not really about talents or 200 pounds of gold. Rather, it is about the Giver of the talents, Jesus, the God of the Kingdom. It’s all about how Jesus delights in us and wants to bless us with joy. The master’s response teaches me two important lessons. I hope these speak to you as well.

First, the master was delighted with faith in action. “*Well **done**, good and **faithful** servant.*” Recall that the master gives exactly the same praise and delight to both of the first two servants even though the returns on investment were different. Jesus is not a bookkeeper; He looks at faith and obedience in action more than the balance sheet. The only bookkeeper in this parable is the last servant, who is worried about losing money and hid the talent in the ground. So, don’t overly worry about the numbers or fret about the results. Be faithful and diligent. Do your best. Let God take care of the rest. He delights first and foremost in our obedience, seeing us put faith into action.

Second application: All the parables we’ve studied this summer have been about the extravagance of God. What is extravagant in this parable? Overflowing joy! We are invited to enter into His **extravagant joy**. What is that joy we can experience? It is the satisfying joy of accomplishment, of having done His work and helped bring His kingdom to earth. It is the exhilarating joy of having satisfied the very heart of God. Unlike praises from our boss, parents, or peers when they say “good job!” that pass away after a moment, the praise from our Lord remains fresh and glorious forever. To know that God looks upon us and smiles with praise, this is an eternal joy. Do you want to experience the master’s Joy & hear His delight? At the end of your life, do you wish to

hear those words from your Creator, “*well done, my good and faithful servant*”? Then what will you do with the talents that God lavished upon you?

The “Unsettling” Tension

Amid the encouraging message of God’s joy, there remains one last unsettling aspect of this parable: the master casts the wicked and slothful servant to “the outer darkness”, where there will be “weeping and gnashing of teeth”. This “outer darkness” represents hell, eternal separation from God. Does this mean that this servant in God’s kingdom lost his salvation? Can a believer lose his salvation?

Understanding the context of this parable is crucial to answering this unsettling question. Remember, the context is the End of the Age and the final Judgment Day when Jesus separates the believers from the unbelievers. Given this context, the question is not “can a believer lose his salvation?” but rather “was this person a believer?”

The basic premise and purpose of life in Christ is to grow, to increase in Christ-likeness and becoming conformed to His image. To fail in this purpose and to show no change, no fruit, no evidence of transformation suggest that the life of Christ was never there in the first place. The seed never took root and never sprouted. I believe this is what happened to the third servant. This servant was never saved. He rejected the master, buried any thought of him and wasted his life. He was not a believer and was condemned to hell.

By his own admission, this third servant was afraid of the master; he lived in **fear**. He wrongly saw the master as harsh and unfair, and he rejected Him. Do you live in fear of God? Do you view him as harsh and unfair, as someone ready to punish you at the slightest mistake?

Now, there is a right “fear of the Lord” that arises because He is awesome and holy and omnipotent. But there is a wrong fear of the Lord, arising from misunderstanding His character and being hard hearted to His open arms. My next words are to those here who have not yet accepted Jesus. To misunderstand God, to

live in fear of Him and reject Him is a terrible waste of God's gift of salvation. Let me blunt: if you reject God, then He *will reject* you, and you will spend eternity in hell. On the other hand, if you understand God's love for you and accept Him, then you will spend eternity in His presence, in His extravagant joy. Please take to heart this lesson today: receive the free gift of salvation by giving your life to Jesus - even today! If you wish to take that step of faith, please come talk with any pastor or elder or with the prayer team up front on your left after the message. Is Jesus calling you today?

Summary:

The Parable of the Talents illustrates that God is extravagant, blessing us with everything we need and much, much more. Jesus teaches us to be diligent, to use the "talents" that God entrusts to us: natural abilities, spiritual gifts, time, possessions, and opportunities. We are to treat these as His property, be wise stewards, and to invest them for His kingdom's sake. Friends, if we live diligently and love extravagantly at every opportunity, we will accomplish something with eternal significance for the Lord. Let us live a life that *matters*. And when we die, may it be said of us, "he lived a good life".

Benediction

Let me close with this benediction: May we live diligently, may we love extravagantly. And at the end of our time on earth, let us hear these words from the Master, "*Well done, my good and faithful servant. Enter into the joy of your master.*" Let these words motivate and sustain us as we serve the God of the Kingdom here on earth, until Jesus returns again at the End of the Age. Come, Lord Jesus. The grace of the Lord Jesus be with you all. Amen.

Scripture Reading

"Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ." (Col 3:23-24)