

**Introduction:** A couple of days before He was arrested and crucified, Jesus and His disciples had a private time on the Mount of Olives during which Jesus spoke to them in parables. The parable of the “Ten Virgins” emphasized the need to be constantly prepared. Believers are always to be prepared internally and externally for the Lord’s coming.

The “Talents” parable, which we consider next, concerns the Master of an estate who is going away for a time. He prepares for his absence by leaving resources with his servants to enable them to carry on his work. The servants were given instructions on how to use those resources.

The two parables are directly related. Maintaining a life of “proper obedience and preparedness” is precisely what is necessary for doing “kingdom work profitable to the Lord while He is away.”

**Matthew 25:14-30:** *“For it will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. <sup>16</sup> He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup> So also he who had the two talents made two talents more. <sup>18</sup> But he who had received the one talent went and dug in the ground and hid his master's money. <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> 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.’ <sup>21</sup> 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.’ <sup>22</sup> 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.’ <sup>23</sup> 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.’ <sup>24</sup> 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, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ <sup>26</sup> 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? <sup>27</sup> 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. <sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> 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. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’”*

**Comments:** As in the “Ten Virgins,” this parable begins with a reference to a time in the future. The time, it is said, “*will be like a man going on a journey.*” The time Jesus alludes to is His coming ascension back to heaven. The journey the Master is going on is from mortal life to mortal death to resurrection, and then to His heavenly home. He will be gone from earth a long time. But the earthly work He began must continue. How that is to be done and the implication for His servants is the subject of this parable.

At the time our Lord was on earth, it was common, when a wealthy man had to leave his estate for a time, to make his confidential servants his agents. He entrusted them with the proper care and working of his estate. He would also give them control of his money with instruction on how to use it for the Master’s benefit.

**Broad Perspective:** The wealthy “Master” represents the Lord Jesus. As already indicated, the journey the Master is about to take refers to Jesus’ departure into heaven at His ascension. At that time, Jesus withdrew His visible presence from the earth, but as promised, He will visibly return.

The earliest servants of Jesus were the disciples but gradually His servants would increase to include all “born again” believers. The working of the estate and trading that were to be done by the servants in the master’s absence refers to believers’ faithful use of spiritual gifts and of opportunities for service given them.

When the Master returns, each servant is to be rewarded based on how they used the resources given them. In the parable, on the Master’s return, he commended two servants for their faithful work. He condemned one servant for hiding rather than using the talent given him. This is a reminder to all believers that when Christ returns, every believer will have to give an account of how they have used the gifts and opportunities they received. Hiding a gift rather than using it for the Lord’s benefit will be condemned.

**What are Talents:** “Talent,” as used by Jesus in this parable, refers to something Jesus possessed and shared with His servants. He expects them to use the talents to continue His work. A talent is not something we possess by nature. All the talents in this parable belong to the master and were given for a time to the servants to be used for the benefit of the master. Talent can refer to many useful things both spiritual and material. It refers especially to what we call “spiritual gifts,” but also to material things including money. A “talent” of money in Jesus day was equal to about \$1000, a large sum at the time.

Some “talents” Jesus makes available to all people. Examples include the gospel, salvation, the Bible, and the history of Christians through the ages. Some “talents” He gives only to believers. All believers receive at least one spiritual gift. Every believer receives the incredible gift of the indwelling Holy Spirit. This spiritual wealth was secured by Jesus on the cross at infinite cost, but is freely shared with believers and conditionally offered by them to the world. The riches of God’s grace are unsearchable and beyond our imagination.

**Distribution of Talents:** What is the significance of the number of talents? In the parable, as the Master left on his trip, he gave one servant “five talents” another “two talents” and the third “one talent.” If, as an example, you think of one talent as being the whole revealed truth of God, each servant receives a full measure of revealed truth. The number of talent then represents the truth that, while all believers have access to the whole revealed truth of God, they do not all have the same measure of spiritual understanding. All have access to the same truth but each one has been given a different degree of spiritual understanding. Those given greater understanding have greater responsibility (as in James where teachers are held to a higher degree of accountability), but all are accountable to use their talent and degree of understanding to the best of their ability.

“Talents” and “ability” are not the same thing. Talents are gifts the Holy Spirit sovereignly distributes as He pleases and are associated with spiritual rebirth. Ability, on the other hand, is natural fitness and personality flowing from natural birth.

No matter the extent of our “talents” or natural “ability,” we are to use what we have been given for the benefit of our Lord. We are not to “hide” our talent or abilities. When we come in the end before our Lord, we want to hear Him say “well done, good and faithful servant.”

**Proper Use of Talents:** When the Master departed, the servants who received five and two talents wasted no time, but began immediately to use the talents entrusted to them in trading. They had no idea how long their Master would be away, but these two would stay busy while awaiting his return. Each of the two servants doubled the number of talents entrusted to them. Thus, each increased the Master's original "capital" by 100%. The two were equally successful in doubling the talents entrusted them, although they started with different numbers of talents.

There is a tragedy in this parable. The man given one talent failed to use it as instructed. He chose to dig a hole and hide the talent entrusted to him. While the other two servants were actively trading their talents, this third servant was idle. Not only was he idle, but he was also disobedient in not following his Master's instructions. His disobedience was passive not active. He could have actively used his talent for his own benefit or to do things the Master would not approve. He didn't do those actively bad things, he just didn't do anything.

Doing nothing that contributes to the gospel mission is a danger faced by all Christians. All Christians have the outward privileges of the Gospel, but if they don't actively use the talents given them to support the gospel mission, they, in effect, "bury" their talent. Their "light is hidden under a bushel."

**The Master's Return:** *"Now after a long time the master of those servants came and settled accounts with them."* "After a long time" reminds us Jesus did not say He would soon return. The time of His return is not for us to know. Our task is to diligently follow Christ, do the work He calls us to do, and be ready at all times to give an account of the talents entrusted to us. We should assume there is ample time for us as diligent servants to double the talents entrusted to us. The Master's return brought different consequences to the two categories of servants.

**(1.) The diligent, faithful servants who used the talents entrusted to them for benefit of the Master's estate.** When the Master returned and settled accounts with the servants entrusted with talents, the first and second servants reported their success, and both received the same praise. *"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."* The "joy" they enter is the joy of the Master's approval, the joy of seeing others in heaven because of their faithfulness. The two servants were unlike in numbers of talents, but alike in obedience, diligence, and faithfulness to their

Master. Faithful, obedient lives will be rewarded. Fame, power, and wealth have nothing to do with what the Master expects.

**(2.) The servant who “buried” the talent entrusted to him.** This servant was condemned for failing to use the talent given to him. The Master’s instruction was to use it profitably. This servant’s true character shows in his reply to the Master. The servant had a false conception of his Master and used it as an excuse for failing to do his obedient duty. He lied about the Master being a hard man, reaping what he had not sown. He added to his sin of idleness unjust comments about his Master. The Master declared the servant had proven to be wicked and slothful. He should at minimum have invested the talent with the bankers to earn interest for the Master.

The Master commanded the one talent be taken and given to the servant with ten talents. The disobedient servant lost what he had carefully hoarded. That is a lesson in itself. He was cast out into the “outer darkness.” We don’t know precisely what that means, but it certainly isn’t a good thing.

The servant had buried the one talent entrusted to him not because it was only one, but because he was wicked and slothful.

**Final Comment:** When Jesus returns, I pray each of us, who claim to be a servant of the Lord, will be found to have served Him to the limit of the ability and capacity with which He entrusted us.

**What is Next:** A parable for today’s world – “The Good Samaritan.”