The Parable of the Talents (Matthew 25:14-30; Luke 19:12-28)

Adapted from http://bible.org/seriespage/parable-talents-matthew-2514-30-luke-1912-28

Introduction -- Matthew 25:14-30

It is a simple story that our Lord tells here. A man who is preparing to leave on a journey entrusts his possessions to his servants. He distributes his wealth among three servants, apportioned to them on the basis of their abilities. To the first he entrusted five talents, to the second two talents, and to the third one talent. The first two servants quickly set to work with their master’s money. The third servant did not invest his master’s money at all; he dug a hole in the ground and buried his master’s money. When the master returned, the first two eagerly met their master, apparently delighted in the opportunity to multiply their master’s money. Both were commended as “good and faithful servants”; both were rewarded with increased responsibilities in their master’s service; both were invited to share in their master’s joy.

The master’s dealings with the third servant is a very different matter. This servant came to his master with only the talent his master had originally entrusted to him. He did not increase his master’s money at all. In fact, if this were to take place today, that money would likely be worth less, due to inflation. This servant offered a feeble excuse for his conduct. He told his master that he was a harsh and cruel man, a man who was demanding, and who expected gain where he had not labored. He contended that this is why he was afraid to take a risk with any kind of investment. And so he simply hid the money, and now he returned it, without any gain. The master rebuked this slave for being evil and lazy. He took his talent from him, gave it to the one who earned ten, and cast this fellow into outer darkness, where there was weeping and gnashing of teeth.

We should carefully note the outcome of faithful service, and of unfaithful service, in this parable. Faithful service led to increased responsibilities in the kingdom of heaven, and eternal joy in the presence of the Master, Jesus Christ. Unfaithful service led to condemnation, the removal of one’s stewardship, and an eternity of weeping and gnashing of teeth in outer darkness, away from the presence of our Lord.

One must surely conclude that this parable is not just an interesting story, but a message of eternal significance. Let us listen carefully then, looking to God’s Spirit to enlighten our hearts and minds, and to empower our service, to the glory of God and our eternal good.

It would probably be unwise to study the parable of the talents in Matthew 25 without also considering the similar parable in Luke 19:11-27.

The similarities between the parable in Matthew 25 and this parable in Luke’s Gospel are easily seen:

- man goes to another country, stays a long time, and then returns.
- man allocates his resources to servants, expecting them to make a profit in his absence.
- first two servants are faithful; they are praised by their master and are given greater authority.
- third servant hides what was entrusted to him.
- third servant seeks to excuse himself by accusing his master of being harsh.
- third servant claims that he was afraid of his master.
- third servant does not make a profit for his master.
- first two servants are commended and go to heaven; the third is condemned and goes to hell.
- master tells his unfaithful servant that he should have put the money in the bank.
- that which was given to the third (unfaithful) servant is taken away and given to the faithful servant who gained the most for his master.

While the parable in Luke is similar to our parable in Matthew 25, there are some significant differences:

- parable in Luke is told when Jesus was near Jerusalem, before His triumphal entry; in Matthew, the parable is told when Jesus was in Jerusalem, a few days later.
- Luke there are ten servants; in Matthew, there are only three.
- Luke, the man who went away is a nobleman who leaves to obtain a kingdom; in Matthew, no such information is given.
- Luke, the man who went away gives each servant the same amount of money (one mina); in Matthew, talents are given to the three slaves according to their ability.
- Luke, the slaves are instructed to “do business” with the money entrusted to them; no such statement is found in Matthew (though we can rightly make this inference).
in Luke is there another group, in addition to the master’s servants – those who
don’t want this man to become their king, and who send a message asking him
not to return. These rebels are slaughtered.

Luke, we are told that the reason for the parable was to correct the misconception
that the kingdom of God was to appear immediately; no such reason is stated in
Matthew.

The temptation is for us to carry details from the parable in Luke’s Gospel over to
Matthew’s account, but we should be careful about this, recognizing that these
parables, while similar, were told on different occasions and contain significant
differences.

Keys to the Interpretation of Matthew’s Parable of the Talents

In order to understand the meaning and the application of the parable of the talents,
we must take note of the crucial terms and their meanings. Let me call your attention
to the most important elements of the parable, as I now understand it.

The element of time. Time has been a significant factor in our Lord’s teaching concerning
His coming and the end of the age, beginning in chapter 24. Jesus made it clear that His
return would not be immediate, but after much trouble and the passing of a
considerable period of time. While there would be sufficient evidence for His followers
to discern the general “season” of His return, neither the day nor the hour would be
known (Matthew 24:32-36, 42). Beyond this, His return would come at a time when it
was not expected (Matthew 24:44). In the parable of the talents, there are two clear
references to time. First, the master stayed away for a long time (Matthew 25:19).
Second, the faithful servants immediately went to work to increase their master’s
money (Matthew 25:16-17).

The element of money. It is indeed unfortunate that the term “talent” means something
very different today from what our Lord meant when He told this parable. The talent
was the largest measurement of money in those days. Since a talent was actually a
measurement of weight, it did not have a constant value. A talent of gold, for example,
would be worth a whole lot more than a talent of bronze. While commentators differ
somewhat over the approximate value of a talent in today’s economy, all would agree
that it was a large amount of money. Some say that it was the equivalent to 20 years’
wages for a common laborer. We must remember, then, that a talent is a measure of
money; it is not a reference to abilities. The talents were distributed on the basis of
ability, not as the bestowing of ability.
We should be careful to recognize that in this parable the mere possession of a talent is not evidence of salvation. The one-talent slave is clearly condemned to hell. In a similar way, in the parable of the soils (Matthew 13:3-9, 18-23) the mere germination of the seed does not seem to represent salvation. It would appear that only the fourth soil represents the true believer. The second and third soils represent those who initially show some interest in the gospel, but then reject it when the meaning of the gospel becomes clear. The true believer is represented by the seed that grows, that endures, and that bears fruit.

From the parable of the talents we seem to be informed that unbelievers are entrusted with certain things, and that they will also give account for their stewardship. I believe that there are other texts of Scripture which indicate that God has entrusted (by common grace, in some cases) certain assets to all men, and that all men are accountable to God for how they use (or do not use) these resources which God has entrusted to them. I believe that we see this in Romans 9:1-5, where Paul speaks of the things God has entrusted Israel

Our Lord’s rebuke of the scribes and Pharisees is often couched in “stewardship” terms. God entrusted Israel, and especially its leaders, with the truth, and they did not use it properly.

The element of work. The original text is quite clear here – it is the first servant (and we assume the second, as well) who immediately sets to work with his master’s money. It is not the money that goes to work, as such, but the worker. When the third servant’s excuses are set aside, it becomes evident that this man is lazy – he didn’t do any work. He didn’t even hand the money over to bankers to let them go to work with it.

The element of profit. “For the one who has will be given more, and he will have more than enough. But the one who does not have, even what he has will be taken from him” (Matthew 25:29; see also 13:12; Mark 4:25; Luke 8:18; 19:26). How is it that the one “who does not have” has something taken from him? How can you take something away from a person who has nothing? The one “who does not have” but yet does “have” (because what he has is taken away) is the one who has his master’s money, but has made no profit from it. The third servant has no profit, no gain, to give his master, so his talent is taken away and given to the one who went to work with his master’s money and made great gains for him.

We find this same principle stated in connection with the parable of the soils (Matthew 13:12; Mark 4:25; Luke 8:18). The soil which produces no grain (in other instances, no
fruit, or no profit) is bad soil. Only the soil that produces a crop is “good” soil. And so it is that those who over time work with what they are entrusted, in order to make a profit for their master, are rewarded for their faithfulness. Those who are unfaithful lose not only their reward, but their stewardship.

**Judgment Day**

**Reward and Punishment**

After being gone a long time, the master returns to settle up with his slaves (verse 19). Two of the slaves seem eager to show their master what they have accomplished in his absence. The first presents his master with ten talents. He doubled the money his master entrusted to him. The second slave presents his master with four talents. He, too, doubled the money his master left in his care. Both of these faithful slaves are rewarded well for their faithful service. *First*, they receive their master’s commendation, “**Well done, good and faithful slave**” (verses 21, 23). *Second*, because they have proven themselves to be faithful with the few things entrusted to them, they are now given even greater responsibilities by their master.

*Third*, they are invited to “enter into the joy of your master.” Just what does this mean, to enter into the master’s joy? We’ll talk about this a bit later, but for the moment, I am inclined to understand this expression in contrast to another in our text, “‘And throw that worthless slave into the outer darkness, where there will be weeping and gnashing of teeth’” (Matthew 25:30). The “joy of the master” must, in some way, equate to enjoying the bliss of heaven, with our Lord. “Weeping and gnashing of teeth” in outer darkness” must, on the other hand, involve spending eternity without God, and without joy.

The “joy” that was before our Lord would seem to include the salvation of lost sinners (Luke 15:4-10). Is the salvation of lost sinners not “profit” in the eternal sense? Is this not fruit? Is this not cause for rejoicing (see Acts 11:19-24)? As a businessman takes pleasure in making a profit, so our Lord takes pleasure in the profit gained by His faithful servants in His absence. And part of the reward the faithful slave is entering into is the joy of his Master in bringing salvation to men.

The third slave is an entirely different matter. This slave does absolutely nothing with the talent that has been entrusted to him, nothing but bury it, that is. We need to distinguish between his excuses and the master’s assessment, both of which are conveyed in our text. The slave’s excuse was that his master was a harsh man, and this
caused him to be afraid of his master, thus doing nothing with the money entrusted to him.

Assuming, for the moment, that the slave was correct in his assessment, why would he not be motivated by his fear to seek a profit for his master? If he were afraid to take any risk, then why did he not at least put the talent in the hands of the bankers, who would conservatively invest it for him, and gain at least some interest? Granted, the interest one gets from a savings account is not the kind of increase one might get from investing in the stock market, but it would at least be a small increase. This way the slave would not have to attend to the money on a day-by-day basis. A small gain could have been obtained without great risk or effort on the part of the slave, but he chose to do nothing at all. And the longer the master was gone, the more interest was lost by the slave’s inactivity.

Why, then, did the third slave do nothing? What distinguished him from the first two slaves? We should first consider the master’s assessment of all three slaves: faithful (the first two slaves) and lazy (the third slave)

The first two slaves were commended as being both “good” and “faithful.” The term “good” is sometimes employed in a moral sense (Matthew 19:17; John 7:12). But this term is also used of that which is useful or beneficial: (Matthew 7:17-18; Luke 14:34; Luke 16:25).

In our text, the “good” slave is the useful or beneficial slave, for he has gained a profit for his master. He is also “faithful” because he has been at work with his master’s money from the time he left until the time he returned. The third slave is just the opposite. He is “evil” in the sense that he is “useless,” or “unprofitable.” Notice how this same word is used in Matthew 7:17.

The third slave is lazy, and thus useless, as opposed to being hard-working, and therefore useful. He does not “go to work” with his master’s money, over a lengthy period of time, and thus make a profit. He does no work for a lengthy period of time and thus is useless.

What, then, is the root of this third slave’s problem? I believe it is his view of his master, and thus the work his master has assigned.

The word “hard,” which this slave used to characterize his master, is far from flattering. It is the word Moses uses in Genesis 42:7, to describe Joseph’s disguise of
“harshness” before his brothers. It is used in 1 Samuel 25:3 to describe Nabal, Abigail’s husband, who is a stubborn fool. Isaiah (48:4) uses this term to describe Israel’s abstinence. It is also found in Jude 1:15 to describe the “harsh words” the unbelieving have said against God. In other words, the third slave looks upon his master as wicked, harsh, and impossible. This is his excuse for doing nothing. It is as though he had said, “I knew you were unreasonable, and that there was no way to please you, and so I decided not even to try.”

In the OT book of Exodus, Pharaoh was a “harsh master.” He demanded that the Israelites make bricks, but he refused to supply them with the necessary materials. He demanded that they make something out of nothing, so to speak. This slave actually thinks of his master as though he were a “Pharaoh” in character. But the master did provide the means for his slave to make a profit. He entrusted him with money, money suited to his abilities. It was not the master’s problem; it was the slave’s problem.

Is this not the way that our Lord’s adversaries looked at Him? They justified their rejection of Jesus by claiming that He was the problem. Indeed, they accused Him of being a wicked sinner, more worthy of death than Barabbas. How different was the outlook of the first two slaves. They seemed to delight in serving their master, and they were eager to get to work quickly to produce a profit for him. And they were right because he praised them and invited them to join him as participants in his joy.

Conclusion

This parable is not primarily about faith, nor is it about being willing to take a risk (this was merely the wicked slave’s excuse). This parable focuses on four major themes: resources, work, time and profit. If we were to make an equation of this parable, it would probably go like this:

Resources (talents) + Labor (work) + Time = Profit

Let’s begin with the end result – profit. In Orthodox terms, profit might be best called theosis, that is, becoming more god-like. The Master is not harsh, nor does He require that we do the impossible (make a profit where He has not provided the means). He does not require us to “make bricks” without providing both the clay and the straw.

Just as a businessman expects to make a profit, and rejoices when his employees increase his wealth, so God expects theosis and rejoices in it. He has granted the time
and the resources for all people to attain theosis. The question for us to consider is this: Just how do we measure theosis?

What if the church were to be scrutinized as a business? The first question one would ask is, “How much profit did it make?” We are so used to thinking in “non-profit” terms that we are almost shocked to hear such a question raised. Yet is this not what our Lord is teaching us in this parable? God expects a profit, and He holds us accountable for what we have done with what He has entrusted to us.

Pressing this matter just a little further, if the church were to be considered a business and every member were to be viewed as an employee, how many of us should reasonably expect to “keep our jobs”? Each one of us needs to ask the question, “Just what is it that I am doing that is kingdom work?” “Just what is it that I am doing for Christ and His kingdom that is “profitable”? How close am I to returning to the perfect state in which our Ancestors Adam and Eve were created?

Recall the teaching of our Lord in Matthew 6: “Do not accumulate for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. But accumulate for yourselves treasures in heaven, where moth and rust do not destroy, and thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21).

It is as if God expects the principle, plus interest. Too often we think of our Lord’s words in Matthew 6 in terms of the offering plate. We take a little money and put it in the plate, and by doing so we are “laying up treasure in heaven.” I don’t deny that this is true, in part, but it is not the whole of it. Our Lord’s teaching in the parable of the talents is that God expects profit that is the product of our labors. He provides the money and the ability, but we are expected to work hard with what He has given us, for the profit of the kingdom. In our parable, money is given to us to use, to work with, not just to give back. I wonder how many of us are simply giving back money that we have not put to use.

Christian stewardship demands that all of our lives be “invested” in gaining “profit” – that is to say, that all we do we become more and more like Christ Himself.

What do our Holy Fathers say about this parable? Implied in this parable is the concept that we have seen that no one knows the day or hour of the Master’s return, so keep watch. The Fathers seem much concerned about this aspect of the parable’s teaching. Yet, this is from a different angle than the others, for it focuses on the one
who is preoccupied with other things, and takes what God gives in the way of grace and does nothing with it. It is likely that on one hand he does nothing with it because he also does not feel the time is upon him, that he has time to do something with it. Yet, even more, is the sense that it was something that he didn’t want to deal with, he thought he had more important concerns and so he hid it. He no longer had to look at it and face what to do with it. In this, the root cause is his view of the master as “hard” man, and so the servant did not want to deal with this “hard” man.

For, of course, when he was required to deliver up to his Lord that which belonged to him, he should have acknowledged the kindness of him who gave it, and the value of that which was given. For he who gave was not a hard man, had he been so, he would not have given even in the first instance; neither was that which was given unprofitable and vain, for then he had not found fault. But both he who gave was good, and that which was given was capable of bearing fruit. As therefore ‘he who withholdeth corn in seed-time is cursed,’ according to the divine proverb, so he who neglects grace, and hides it without culture, is properly cast out as a wicked and unthankful person. (St. Athanasius, “Festal Letters,” Letter 3)

How can we then properly be a steward of what God has given us if we fail to look upon Him as a loving and merciful master who will help us to invest His grace into our lives and the lives of others? For that is what the talents we have been given are to be used for, they are the “good works” and virtues used to minister to the whole Body of Christ.

For no virtuous action can be very exalted, when it doth not distribute its benefit to others also: as is shown by him who brought the one talent safe, and was cut in sunder because he had not made more of it. (St. John Chrysostom, Homilies on 1 Corinthians, Homily 25)

Knowing then these things, let us contribute alike wealth, and diligence, and protection, and all things for our neighbor’s advantage. For the talents here are each person’s ability, whether in the way of protection, or in money, or in teaching, or in what thing soever of the kind. Let no man say, I have but one talent, and can do nothing; for thou can not even by one approve thyself. For thou art not poorer than that widow; thou art not more uninstructed than Peter and John, who were both “unlearned and ignorant men;” but nevertheless, since they showed forth a zeal, and did all things for the common good, they attained to Heaven. For nothing is so pleasing to God, as to live for the common advantage. For this end God gave us speech, and hands, and feet, and strength of body, and mind, and understanding, that we might use all these things, both for our own salvation, and for our neighbor’s advantage. For not for hymns only and thanksgivings is our speech serviceable to us, but it is profitable also for instruction and
admonition. And if indeed we used it to this end, we should be imitating our Master; but if for the opposite ends, the devil. (St. John Chrysostom, “Homilies on Matthew,” Homily 77)

St. John speaks of a more evangelistic focus to our ministry:

But this does not suffice for our safety, unless by teaching we amend others, since he who produced the one talent, restoring as he did the whole portion committed to him, was punished, because he had not enriched that with which he was entrusted. Wherefore, let us not regard this point, that we ourselves have been set free from this sin; but until we have delivered others from it, let us not desist; and let every one offer to God ten friends whom he has corrected; whether thou hast servants, or apprentices: or if you have neither servants, nor apprentices, you have friends; these do thou reform. (St. John Chrysostom, “Homilies on the Statues,” Homily 20)

And yet, it is not so much the quantity, for to everyone who has been given much, more is required and this parable tells us that again, for as St. John Chrysostom notes:

Thou hadst one talent. Thou aughtest then to have brought one besides, and to have doubled the talent. If thou hadst brought one in addition, thou wouldst not have been blamed. For neither did He say to him who brought the two, Wherefore hast thou not brought five? But He accounted him of the same worth with him who brought the five. Why? Because he gained as much as he had. And, because he had received fewer than the one entrusted with the five, he was not on this account negligent, nor did he use the smallness [of his trust, as an excuse] for idleness. And thou aughtest not to have looked to him who had the two; or rather, thou aughtest to have looked to him, and as he having two imitated him who had five, so aughtest thou to have emulated him who had two. For if for him who has means and does not give, there is punishment, how shall there not be the greatest punishment for him who is able to exhort in any way, and does it not? In the former case the body is nourished, in the latter the soul; there thou preventest temporal death, here eternal. (Ibid., Homilies on Hebrews, Homily 30)

The parables here help us to deal with the reality of the Last Judgment in our current life. What does it mean to us? What are we to be looking for, what are we to spend our time doing? Are we to try and figure out the day and hour? Are we to sell our belongings and sit on a hill awaiting the return? Are we to spend our time acting as if His coming is a long ways off and will not happen today? Each of these are addressed here and the point is made that we are to live as if it were happening today or tomorrow, and to live as if it was some ways off into the future. In either case, it is due to the fact that we do not know when it will come, and this was done specifically so that we would focus on what we are supposed to be doing, not upon other things. This gives us reason to keep watch, to live a life devoted to God and not our own interest
and concerns. It forces us to give of our selves for the benefit of the whole Body of Christ.

But He seemeth to be here hinting also at those that live in luxury, since for luxury too there is laid up a great punishment. “For He eateth and drinketh, it is said, “with the drunken, pointing at gluttony. For not for this purpose didst thou receive, that thou should spend it on luxury, but that thou shouldest lay it out on alms. What! are they thine own things which thou hast? With the goods of the poor hast thou been entrusted, though thou be possessed of them by honest labor, or though it be by inheritance from thy father. What, could not God have taken away these things from thee? But He doth not this, to give thee power to be liberal to the poor. But mark thou, I pray thee, how throughout all the parables He punishes them that lay not out their money upon the needy. For neither had the virgins robbed other men’s goods, but they had not given their own; neither had he that buried the one talent embezzled, but he had not doubled; neither are they that overlooked the hungry punished, because they seized the possessions of others, but because they did not lay out their own, like as also this servant. (St. John Chrysostom, “Homilies on Matthew,” Homily 77)

We are commanded to give. It can be a difficult call for we all have our financial concerns, yet we are called to give what God has given us, to invest it in others rather than hording it in the ground and building bigger barns. We are to see and act towards others as true images of Christ. In this way, we are to spend our time until our own end on this earth comes about or the Lord returns. All of us will have our day, but will we have the oil needed for our lamps to shine with God’s glory?