

Parable of the Talents
Matthew 25:14-30
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So far in this series we have explored two of the three parables that instruct us concerning our responsibility to be to be watchful and alert for the second coming of our Lord. And in the case of the Parable of the Ten Virgins, we found ourselves further instructed to be prepared for a long delay in His return. These three parables are:

1. Parable from the Fig Tree: Matthew 24:32-42
2. Parable of the Ten Virgins: Matthew 25: 1-13
3. Parable of the Alert Slaves: Luke 12:35-48 and Matthew 24: 42-51.

Now we encounter a parable that goes well beyond the three parables which concern themselves with preparation and watchfulness. The Parable of the Talents tells us that we are to be *productive* in the master's absence, even improving the state of his possessions (his kingdom) during that time.

Here then is the Parable of the Talents from Matthew 25: 14-30



For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. 15 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. 16 Immediately the one who had received the five talents went and traded with them, and gained five more talents. 17 In the same manner the one who had received the two talents gained two more. 18 But he who received the one talent went away, and dug a hole in the ground and hid his master's money.¹

Now after a long time the master of those slaves came and settled accounts with them. 20 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." 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."

Also the one who had received the two talents came up and said, "Master, you entrusted two talents to me. See, I have gained two more talents." 23 His master said to him, "Well done, good and faithful slave. You were faithful with

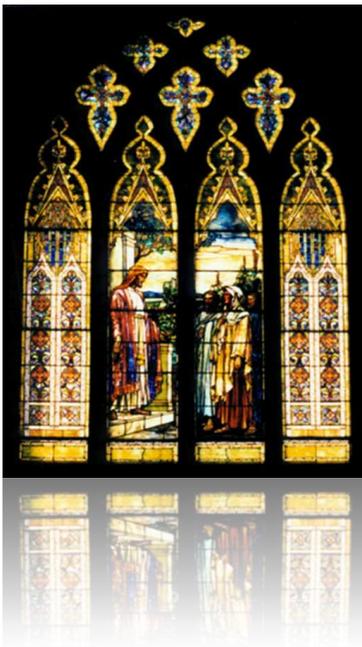
¹ A 1712 woodcut depicts the Parable of the Talents. The wicked, lazy slave searches for talent which he buried, while the two other slaves come before their master to present their earnings.

a few things, I will put you in charge of many things; enter into the joy of your master.”

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. 25 And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.”

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. 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. 28 Therefore take away the talent from him, and give it to the one who has the ten talents.”



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. 30 Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.² [The Avery stained glass window of the Historic First Church of Groton, Connecticut. The window was dedicated to the memory of James Avery, one of Groton’s founders. The design by Edward Peck Sperry of New York is based on the Parable of the Talents. The center two panels tell the story while the outer two are decorative.]

Similar to the Parable of the Ten Minas.

The parable is comparable to the Parable of the Ten Minas found in Luke 19: 11-27. While the two parables differ, especially in the matter of faithful slaves being over cities and the delegation sent to the nobleman, in most other respects they are parallel. Though the details I have just mentioned are not found in Matthew’s account, otherwise the two parables are remarkably similar. We will treat the account of the Parable of the Ten Minas in Luke as a parallel passage rather than a separate parable.

The overall meaning of the parable.

We, the slaves, are to be very productive with whatever God entrusts to us as stewards. As good stewards we should be bringing forth fruit and multiplying the Lord’s investment portfolio. When Jesus returns He will be expecting a return on His investment in us. We are actually

² All scripture references are to the New American Standard, Updated version published by the Lockman Foundation.

partners with Him and if we are diligent, we will receive some of the reward which His investment in us has produced. No excuses will be permitted in the day of reckoning. Laziness and shoddy, substandard works are not acceptable to the Lord.

A closer look at the parable.

The slaves. Contrary to the impression of universal enslavement and menial servitude that we sometimes get from movies such as *Ben Hur*, slaves at the time of Jesus could enjoy remarkable



authority, power and responsibility. Slavery was indeed the bane of the Roman Empire. It could be unspeakably brutal. But in this case the slaves were valued trustees, expected to invest on behalf of the owner and produce income from his investment. However, no guidance was given the slaves as to “how to invest.” They were left to themselves to figure out the best way to derive income, including calculating and determining acceptable levels of risk. Notice the tremendous amount of trust and expectation on the part of the master. And in this case as well, diligent and trustworthy slaves would share in the profits derived from their efforts. In the same way, Jesus

expects us to be inventive and ingenious in working with the talents He imparts to us. We are expected to weigh risks, seize reasonable opportunities, and above all, not to timidly approach the master’s business. [Movie poster from the film *Ben Hur*, starring Charlton Heston.]

The talents.

In modern English the word talent means gifts, abilities, skills or mental powers. But the Greek word *τάλαντα*, (*talanta*) carries no such implications. Talents were simply a units of weights and measures by which wealth could be evaluated and exchanged. At first a talent was simply a weight, between 58 and 80 lbs. Later, a talent became a measure of coinage, usually 6,000 denarii.

The exact nature of the talents in the parable is not mentioned, but we may safely assume that it is coined silver or gold. Curiosity drives us to understand the value of a talent. The safest way to evaluate the value of the talents is to use the “one day’s wage equals one denarius” formula. A day’s wage for a common laboring man was one denarius. Let us assume that a day laborer could be hired at a wage of \$10 per hour. Therefore, one day’s wage today would be \$80. Multiply that figure by 6,000 day’s wages and the result is \$480,000.00. One talent represents 24 years of work, based on a year of 250 work days—weekends and holidays excluded.

This is an enormous sum with which the master entrusted to even the least skilled of his three, hand-picked slaves who were to invest his money during his absence. Looking at the value of two talents and then five we derive figures of \$960,000 and \$2.4 million respectively. To greatly underestimate the value of a talent (some commentators assert figures as low as \$1,000), completely strips the parable of the urgency and importance of the duties of the slaves, negates the incredible trust with which he regarded his slaves, and vastly underestimates the wealth of



the master himself. From the denarius equals one day wage formula we get a better picture of the situation at hand: the amounts are vast. [A Roman coin hoard discovered in Falkirk, Scotland. Dates on these denarii range from 83BC to AD 230.]

Coupling the talents with a fixed definition such as abilities or spiritual gifts, narrows the parable and promotes misunderstanding the overall meaning. It is better not to assign any meaning to the money entrusted to the slaves other than it was a huge sum of money. This will keep the parable more universally applicable. The “talent” may be money and or skills, or intellect, or even the members of your own family. The possibility of finding varied applications is preserved when we look at the talents as vast sums of money entrusted to the slaves.

Attitudes of the slaves.

Before he began his journey, the master entrusted these massive amounts of money to each slave *according to his own ability*. It is important to remember that they were evaluated by their master before they received their portion of his wealth for subsequent investment and improvement during his absence. He knew the individual capabilities of each as we read, “to one he gave five talents, to another, two, and to another, one, *each according to his own ability*,” (emphasis mine.)

The slave who received five talents had the most ability and could be safely entrusted with the greatest amount. Perhaps he had more experience than his counterparts. For whatever reasons, the master has “five-talent confidence” in this particular slave. The slave goes “immediately” to work, trading with the money entrusted to him. The fact that he goes to work without delay reveals that he understands kingdom goals and objectives and is able to go confidently to work, aggressively investing without undue risk. He puts the money to work, not in some poorly advised investment scheme, but perhaps in a business or trade where the value of goods and services can grow. He made the capital work. The same could be said for one who received the two talents. The master obviously did not have as much confidence in him, but he came through with a stellar return on investment, exactly the same in percentage as the man who received five talents.

However, the slave who received one talent (almost a half-million in today’s dollars) was frightened by that amount according to his self-evaluation. But according to the master’s evaluation he was not frightened but wicked and lazy. His abilities, as evaluated by his very own boss, were such that he could produce a good return on this investment. He claimed that his confidence faltered and he became afraid of failure. So afraid of failure was he that he hid the money by burying it in the ground. But his master rejects and refutes his claim by stating the truth: he is wicked and lazy.

After a long time.

In the Parable of the Talents we once again see that the return of the master is delayed. Apparently his delay is even beyond what the slaves could have imagined, for the parable says,

“now after a long time. . . ” The implication is that the consummation of the kingdom may take quite some time. We should be prepared for long delays, even in our own generation, though it has been about 2,000 years since Jesus ascended to the Father, giving us the promise that He “will come again and receive you to myself, that where I am, there you may be also,” (John 14:3).

The master settles accounts with the slaves.

A thorough review.

The image shows a page from an old ledger or account book. It features several columns of handwritten text and numbers. The entries are organized into rows, with some items numbered. The handwriting is in a cursive script typical of the 18th or 19th century. The page includes a header section with a title and a date, followed by a list of items with corresponding monetary values. There are also some smaller notes and calculations interspersed throughout the entries.

The same phrase “settled accounts” may be found in Matthew 18:23 in the Parable of the Unmerciful Slave. This phrase “to settle accounts” is literally to “take account of” from the Greek phrase συνᾶραι λόγον μετὰ (sunairei logon meta)—take account of—and means to compare accounts. It is a bookkeeping phrase and indicates that a thorough examination of the books was being conducted. It is not used of a shallow look but a thorough perusal.³ It reminds us that a judgment time is coming for all believers, namely *The Judgment Seat of Christ*, where we shall give an account of how we handled the talents given us and whether we were obedient to the Lord’s commands. At *The Judgment Seat of Christ* our eternal salvation is not being judged, nor our sins. We are not subject to judgment for sin or else we would be condemned along with the world. But it is our works that will be judged and evaluated. In this regard, take note of 2 Corinthians 5:10 and 1 Corinthians 3:12-15.

A relevant question.

Therefore, let us each ask ourselves, “If I was required to ‘settle accounts’ this day with the Lord Jesus Christ, that is to give a thorough accounting of my works and my life, what would my personal record reveal about me?” Would I be ashamed of laziness and slothfulness or would I confidently approach Him, eager to tell Him of my investment success?

The five talent slave is praised.

“You were faithful with a few things,” the master says. Therefore, especially in regard to faithfulness, the slave has distinguished himself. I am reminded that God does not expect perfection of us, but faithfulness (or “trustworthiness” as the NAS has it) is required.

In this case, moreover, it is required of stewards that one be found trustworthy, (1 Corinthians 4:1-2).

³ For a more complete ‘accounting’ of the phrase see R. Renner, *Sparkling Gems From the Greek*, (Tulsa, 2003), p. 184. The insights into all Greek words mentioned in this message are derived in large part from Renner’s excellent work.

Moreover, the slave was found, “faithful in a few things,” as the master terms his efforts. What we are doing now is probably nothing compared to what glorious things the Lord has waiting for us if we are faithful. Then he is told, “I will put you in charge of many things.” Surely this bit of news exceeded the slave’s own expectations—he is set to receive a glorious new position.

So we too, as Romans 8:17 tells us, will be glorified with Him if we endure what is required of us now.

“. . . and if children, heirs also, heirs of God and fellow heirs with Christ, if indeed we suffer with Him so that we may also be glorified with Him.”

The slave is commended and then invited to share the master’s “joy.” In this passage the Greek word for “joy” is *χαράν* (*charan*), meaning a “calm delight” or “gladness.” A good example of its use is found in John 15:11:

These things I have spoken to you so that My joy may be in you, and that your joy may be made full.

The wicked lazy slave.

The two-talent slave gets the same reaction and reward from the master as did the one who received five talents, “you were faithful in a few things . . .” But the slave who was entrusted with one talent found himself in big trouble.

First he accuses the master, “I knew you to be a hard man.” He may have thought that by this accusation he would excuse his own behavior. He is trying, like so many today, to claim “victim status.” But his own words, “I knew you to be a hard man . . .” surely indicate that he knew the master’s expectations. He was not ignorant. The Parable of the Alert Slaves (another parable about the Lord’s return), speaks of slaves who knew their master’s will but did not do it in this way:

And that slave who knew his master's will and did not get ready or act in accord with his will, will receive many lashes, but the one who did not know it, and committed deeds worthy of a flogging, will receive but few. From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more. Luke 12:47-48.

The slave continues his invective saying, “. . . reaping where you did not sow and gathering where you scattered no seed . . .” He projects his own wicked and lazy nature onto the lives of others.

The master does not condone his lack of diligence. God accepts no excuses for laziness and indolence. Grace never condones irresponsibility or laziness. Everyone is obligated to work with the talent entrusted to him. One commentator put it this way, “The foolish virgins failed in thinking their task was too easy. The wicked slave failed in thinking his task was too hard.”

The master's response.

The master reveals to this slave his true spiritual condition when he says, “You wicked, lazy slave . . .” “Wicked and lazy” derive from a single GK word *όκνηρος*, (*okneros*) meaning lazy, idle a do-nothing person, lethargic, indolent, indifferent, lukewarm attitude toward life.

There is no need for evidence, as the slave has condemned himself with his own words when he said, “I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed,” (Matthew 25:24.) If he was so hard and grasping, then the slave should have put his money in the bank. The bank requires no work, only that the depositor secures a receipt. But he was too lazy even for such a minimalist conservatorship.

The talent is taken away.

The relationship between slave and master is now severed. The master does not reward sub-standard work as so many employers do today. Many lazy, idle, sub-standard workers get the same reward as those who exercise diligence and add excellence to all their work. Unhappy are the employees where employers reward all workers the same. Those among the work force who are idle are not happy because they do not appreciate their remuneration, no matter how large it may be. They imagine all pay to be an entitlement, theirs by right, no matter how large the paychecks become. Meanwhile the diligent will be discouraged because their diligence is met with the same reward as those known to them to be slackers.

How about us? Do we need to work on our work ethic? Be thankful if your parents taught you to work with diligence and excellence. But if you realize you have a problem in this area, the turn aside from your ways and embrace the Word of God:

Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve. Colossians 3:23-24.

Not lagging behind in diligence, fervent in spirit, serving the Lord. Romans 12:11

The wicked, lazy slave is thrown out.

The talent first given to the wicked and lazy slave is now given to the slave who has the ten talents. “Take away the talent from him . . .” the master says. Good work is its own reward, as the proverb of our own time asserts; even so the master rewards the diligent worker with more to invest.

Then these instructions are given by the master: “Throw out the worthless slave into the outer darkness. In that place there will be weeping and gnashing of teeth.” The word, “worthless” in the Greek is *άχρειός*, (*achreios*). We might say, “good-for-nothing.” And the startling answer the Lord gives for the problem of a negligent, blame-shifting shirker within the organization is to

“throw him out.” Union stewards might well take heed when they spend their member’s dues to aggressively defend those who have been shirking.

The outer darkness.

Whatever or wherever the “outer darkness” is, the Lord is certainly not there. There is no light, but only weeping and gnashing of teeth. Perhaps it is better to leave the matter without further definition. The outer darkness is not in any way desirable; in fact it is wholly and completely disagreeable. It must be like hell, except in the phrase “outer darkness” we have no indication of agonizing flames shedding any degree of light, no matter how flickering, dim and sulphurous.

A final word:

Our overall watchfulness for Jesus’ return does not mean we may justify becoming passive and indolent in our earthy work. We are commanded to grow the investment, husband the resources and be aggressive about developing His resources. We don’t know how long it will be until He returns.

Conclusion: Get to work.