

THE PARABLE OF THE TALENTS: THE BELIEVER'S DUTY TO WORK

MATHEW 25: 14–30

Introduction

Jesus said that the point of this parable was twofold. First, while Jesus is away, the believer is to do something: work — work faithfully and diligently. Second, while Jesus is away, the believer is to know something: his work will be greatly rewarded or severely judged.

Again, Christ was dealing with His return. He went “on a journey” (v. 14), and “after a long time, the Master” returned (v. 19). Christ was teaching a much needed lesson: we must be faithful and diligent, for if we are not, when He returns there will be severe judgment. (See notes, Eph. 4:7-16; 1 Cor. 12:1-14:40.)

- I. The Lord went on a journey (v. 14).
- II. The Lord entrusted His property to His servants (vv. 14-15).
- III. The servants treated the Lord's goods differently (vv. 16-18).
- IV. The day of settling accounts came much later (v. 19).
- V. The reward for work well done: more work to do (vv. 20-23)
- VI. The punishment for work not done: stripping and separation (vv. 24-30)

I. *Mathew 25:14 Jesus Christ, Ascension and Exaltation*

Christ foretold that He was like a man who was traveling to a far country, and what He foretold happened. He travelled away from the earth and ascended into heaven for a specific purpose: to sit at the right hand of God. He is to sit there until His servants complete the work He has given them to do. When He returns, it will be the time for reward and for judgment.

John 14:2-3 “In my Father's house are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you. And if I go and prepare a place for you, I will come back and take you to be with me that you also may be where I am.”

Acts 2:33-35 Exalted to the right hand of God, he has received from the Father the promised Holy Spirit and has poured out what you now see and hear. For David did not ascend to heaven, and yet he said, ‘The Lord said to my Lord: “Sit at my right hand until I make our enemies a footstool for your feet.”’

Acts 5:31 God exalted him to his own right hand as Prince and Saviour that he might give repentance and forgiveness of sins to Israel.

Phil 2:9-11 Therefore God exalted him to the highest place and gave him the name that is above every name, that at the name of Jesus every knee should bow, in heaven and on earth and under the earth, and every tongue confess that Jesus Christ is Lord, to the glory of God the Father.

MATHEW 25:14–30 TALENTS, GIFTS

The talent spoken of is a weight not a coin. The value of a talent varied as to whether it was gold, silver or copper. Christ is probably using money to describe what He is talking about because money is one of the most understood commodities anywhere on earth.

Christ was teaching that His followers are to be faithful and diligent in whatever He gives them, whether a gift, ability, responsibility or blessing. □

II. *Mathew 25 :14–15 Gifts*

The Lord has entrusted His *property* (gifts, abilities, responsibilities) to His servants. There is a verse that says it all: “This is why it says: ‘When he ascended on high, he led captives in his train and gave gifts to men.’” (Eph. 4:8). In this particular point Christ says three things.

1. The Lord called His *own* servants. The word for *servant* is bond-slave. He called those who were supposedly His own (a precious thought) and who were *supposedly* faithful and responsible to His service. He had bought them. They were to be His own and to serve Him (See Rom. 1:1). Note why He called them: to put His *property* (gifts) into their hands while He was away. His property had to be looked after and increased and bettered while He was away. The property of the Lord means the world and the souls of men. The servants are given the very same mission and work that Christ had: to minister to the souls of men and to the desperate of the world.
2. The Lord gave each servant a different portion of His property to look after. The point is that each person was given a special talent (gift or responsibility). No one was left out (Eph. 4:7). Each servant was therefore expected to work and serve.
3. The Lord gave to each servant according to his ability. Four factors are important here.
 - a. No two servants have the same ability: environment, opportunity, genes, heritage, training, mind, heart, discipline, initiative. Each is different.

Mat 25:15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

1 Cor 4:7 For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?

- b. God endows His *property* (gifts) as He wills, knowing each servant perfectly.

1 Cor 12:11 All these are the work of one and the same Spirit, and he gives them to each one, just as he determines.

- c. Each servant receives all the gifts he needs and can use.

Rom 12:4-8 *Just as each of us has one body with many members, and these members do not all have the same function, so in Christ we who are many form one body, and each member belongs to all the others. We have different gifts, according to the grace given us. If a man's gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully.*

1 Cor 12:4-7 *There are different kinds of gifts, but the same Spirit. There are different kinds of service, but the same Lord. There are different kinds of working, but the same God works all of them in all men. Now to each one the manifestation of the Spirit is given for the common good.*

- d. Each servant has equal opportunity to be faithful in using what God has given him. We are to be judged on our faithfulness, not on the number of gifts or the size of the work we are assigned (v. 21 and v. 23).

Mat 16:27 *"For the Son of Man is going to come in his Father's glory with his angels, and then he will reward each person according to what he has done."*

1 Pet 1:17 *Since you call on a Father who judges each man's work impartially, live your lives as strangers here in reverent fear.*

Thought 1. There are three precious and wonderful facts here.

- 1) We are "His own." We are God's, His possession (Eph. 1:14). Note: God also says, "I am their possession."

Ezek 44:28 *"I am to be the only inheritance the priests have. You are to give them no possession in Israel; I will be their possession."*

Isa 43:1 *But now, this is what the Lord says — he who created you, O Jacob, he who formed you, O Israel; "Fear not, for I have redeemed you; I have summoned you by name; you are mine."*

- 2) We are taken care of by Christ. Each one is given "His property," very special gifts, abilities and responsibilities to look after for God. God gives us exactly what we need to fulfil our lives and to give us purpose, meaning and significance in life — to conform us to the very image of Christ Himself.

Mat 6:33 *"But seek first his kingdom and his righteousness, and all these things will be given to you as well."*

Luke 11:13 *"If you then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give the Holy Spirit to those who ask him!"*

John 10:10 *"The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full."*

Jer 24:7 *I will give them a heart to know me, that I am the Lord. They will be my people, and I will be their God, for they will return to me with all their heart.*

John 10:28 *“I give them eternal life, and they shall never perish; no one can snatch them out of my hand.”*

3) The church is taken care of by Christ. During His absence, He has provided all that is necessary to care for and to advance the church.

Eph 4:11-13 *It was he who gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers, to prepare God's people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.*

Thought 2. Note: every believer has at least one gift.

MATHEW 25: 14–15 GIFTS

The Lord's *properties* are the gifts, talents and responsibilities He gives to men. The Lord endows His gifts as He pleases (1 Cor 12:11). Each servant receives all the gifts he needs and can use (Rom. 12:4-9; 1 Cor. 12:4-30). Note the gifts are the Lord's; they are merely entrusted to His servants. Different men have different capacities for different ministries (v. 15). □

III. *Mathew 25: 16–18 Faithfulness and Unfaithfulness*

The servants treated the Lord's property differently.

1. Two servants were responsible, very responsible. They went to work *immediately*. They *lost no time* and began to serve *quickly*.
 - a. They were faithful and diligent. They used their abilities and energy immediately. They exerted themselves, expended their energy and effort to use what the Lord had given them.

Note: the less gifted servant worked and laboured as much as the more gifted servant. He did not have as many gifts, but he exerted the same initiative, energy and effort (Lk. 12:48).

Again, the picture is that of a business transaction, but the point is that the two servants used what the Lord had given them; and they used their gifts faithfully and diligently.

- b. They were successful. Each one gained and doubled what the Lord had given him. Each servant's gifts bore fruit *in proportion* to his gifts. The one given more (five talents) bore more (ten talents). The one given less (two talents) bore less (four talents). But both were *equally successful, doubling* what the Lord had given them.

Rom 12:11 *Never be lacking in zeal, but keep your spiritual fervour, serving the Lord.*

1 Cor 4:2 *Now it is required that those who have been given a trust must prove faithful.*

1 Cor 15:58 *Therefore, my dear brothers, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labour in the Lord is not in vain.*

1 Pet 4:10 *Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms.*

2 Pet 3:14 *So then, dear friends, since you are looking forward to this, make every effort to be found spotless, blameless and at peace with him.*

2. One servant was irresponsible. He simply did not use the Lord's gift. But note: he was somewhat active. He spent time and energy to go out and bury the Lord's gift — he hid it. His days, his time, and his energy were to be the Lord's; but he took his life and days into his own hands. What was he doing? We are not told, but his efforts were not spent in the Lord's cause. He served only himself. He was worldly, lusting after the flesh (sinful nature) and possessions of this world. He was out to serve himself instead of God.

Mat 7:26-27 *"But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash."*

Luke 8:14 *"The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature."*

Luke 13:6 *Then he told this parable: "A man had a fig tree, planted in his vineyard, and he went to look for fruit on it, but did not find any."*

Luke 21:34-35 *"Be careful, or your hearts will be weighed down with dissipation, drunkenness and the anxieties of life, and that day will close on you unexpectedly like a trap. For it will come upon all those who live on the face of the whole earth."*

James 4:17 *Anyone, then, who knows the good he ought to do and doesn't do it, sins.*

2 Pet 2:13 *They will be paid back with harm for the harm they have done. Their idea of pleasure is to carouse in broad daylight. They are blots and blemishes, revelling in their pleasures while they feast with you.*

Hosea 10:13 *But you have planted wickedness, you have reaped evil, you have eaten the fruit of deception. Because you have depended on your own strength and on your many warriors.*

James 5:5 *You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.*

Thought 1. Note four lessons.

- 1) Immediate work — immediate action — immediate use of God's gifts are expected. Each hesitation — each hour — each day where maximum energy and effort are not given is a lost opportunity. Each lost opportunity equals unfaithfulness and slothfulness. What a strong example the two faithful servants were!
- 2) The efforts of the faithful and diligent will bear interest (fruit). The servant who uses his gifts faithfully and diligently will witness a manifold increase in the *property* of his Lord.
- 3) A striking point: the person with one talent is as responsible to use his gift as the person with many talents.
- 4) Too often, a person who is gifted with little feels his service matters little, that it is not really worth the time and effort it takes. This attitude forgets something: the gift is not ours; the gift is the Lord's. It is to be used, and full energy and effort are to be exerted in its use. The use of a single gift is to occupy what days and hours we have on earth. We are to be faithful, even in the single gifts — always faithful and always using what we have for the Lord, even if it is a single gift.

IV. *Mathew 25:19 The Return of Jesus Christ*

The day of settling accounts came, but it was only “after a long time.” By the time Christ returns, it will have been a long time in the eyes of men. However, it will have been only a short time to Christ: “I am coming soon” (Rev. 3:11; see 2 Pet. 3:3-4, 8-11).

Note a second fact: Christ says the Lord did return, and He returned to settle accounts with His servants, not with the world. Christ is talking about His servants in this passage — professing believers and church members, some genuine believers and some only professing believers, who are making a false profession (v. 30).

Mat 18:23 “Therefore, the kingdom of heaven is like a king who wanted to settle accounts with his servants.”

Mat 21:34 “When the harvest time approached, he sent his servants to the tenants to collect his fruit.”

Mat 25:19 “After a long time the master of those servants returned and settled accounts with them.”

Luke 19:15 “He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it.”

Rom 14:12 So then, each of us will give an account of himself to God.

Heb 9:27 Just as man is destined to die once, and after that to face judgment.

1 Pet 4:4 They think it strange that you do not plunge with them into the same flood of dissipation, and they heap abuse on you.

Thought 1. We must always remember this: the Lord is not slow concerning His promise to return. He is *ready* to judge the living and the dead (1 Pet. 4:5). He is ready now, but He is *patient, long-suffering*, wanting more and more to come to repentance (2 Pet. 3:9).

V. *Mathew 25:20–23 The Reward for Work*

The reward for work well done will be more work to do. Note that the experience was the same for the first and second servants.

1. They both acknowledged God's gifts and graces: "Master... you entrusted me." All that the servant had was given to him by Christ. There is *appreciation, thankfulness, privilege* and a sense of responsibility expressed. The two servants had counted it a privilege to serve their Lord. He had given them purpose and meaning in life and the greatest privilege in all the world: the privilege of serving the Lord Himself. They were appreciative and thankful.
2. Therefore, they were bold in approaching the Lord: "See, I have gained." Their boldness was not in a boastful spirit, but in a spirit that knew it had been faithful in what the Lord had said to do.

1 John 4:17 In this way, love is made complete among us so that we will have confidence on the day of judgment, because in this world we are like him.

3. The Lord commended the two servants and gave them great rewards: rulership and joy, the joy of the Lord. The Lord commended them for being *good* men (kind, gracious, moral, disciplined) and faithful in the trust (gifts) He had given them. They had worked and worked hard. They had been the kind of men He had wanted them to be and they had done the work He had wanted them to do. They were both *good and faithful* servants. The point is this: the first two servants worked at full capacity, exerting 100 percent energy and effort. Both increased the Lord's property 100 percent. Note the reward: both received responsibility over many things in the Kingdom of Heaven.

The Lord rewarded both servants greatly. He gave them a twofold reward.

First, they were given rulership: the responsibility and rule over many things in the Kingdom of Heaven *after the Master returned* (See *Judging; Eternal Life*, Mt. 19:28; 19:29; Lk. 19:15-23).

Second, they were given entrance into the joy of the Lord. The servants were to be ushered into the everlasting kingdom of our Lord and Saviour Jesus Christ, where there is nothing but joy. The joy is the joy "of the Lord" Himself — a joy which He Himself possesses within His very being. Joy is the state of the Lord's being because

He is perfect; His perfection gives rise to a *fullness of joy*. Believers also experience this joy because of heaven, for heaven is perfect; and where perfection is, there are no tears, pain or sorrow. There is only joy.

Mat 25:23 *“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’”*

Mat 25:34 *“Then the King will say to those on his right, ‘Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world.’”*

Luke 6:35 *“But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked.”*

Luke 22:28-29 *“You are those who have stood by me in my trials. And I confer on you a kingdom, just as my Father conferred one on me.”*

Rom 5:17 *For if, by the trespass of the one man, death reigned through that one man, how much more will those who receive God’s abundant provision of grace and of the gift of righteousness reign in life through the one man, Jesus Christ.*

1 Cor 6:2-3 *Do you not know that the saints will judge the world? And if you are to judge the world, are you not competent to judge trivial cases? Do you not know that we will judge angels? How much more the things of this life!*

2 Tim 2:12 *If we endure, we will also reign with him. If we disown him, he will also disown us.*

Rev 1:5-6 *And from Jesus Christ, who is the faithful witness, the firstborn from the dead, and the ruler of the kings of the earth. To him who loves us and has freed us from our sins by his blood, and has made us to be a kingdom and priests to serve his God and Father - to him be glory and power for ever and ever! Amen.*

Rev 2:26 *To him who overcomes and does my will to the end, I will give authority over the nations.*

Rev 3:21 *To him who overcomes, I will give the right to sit with me on my throne, just as I overcame and sat down with my Father on his throne.*

Rev 22:5 *There will be no more night. They will not need the light of a lamp or the light of the sun, for the Lord God will give them light. And they will reign for ever and ever.*

Thought 1. Two things are highly commendable among God’s servants:

- 1) To acknowledge that their gifts are of God.
- 2) To be so faithful and diligent that they can be bold in the day of judgment.

Thought 2. Just how wise we are is shown by how much work we do for God and how well we use our gifts.

James 3:13 *Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom.*

Our works will follow us.

Rev 14:13 *Then I heard a voice from heaven say, "Write: Blessed are the dead who die in the Lord from now on." "Yes," says the Spirit, "they will rest from their labour; for their deeds will follow them."*

Thought 3. A precious, precious truth: God will be accepting both our person ("good..servant") and our labour ("faithful servant"). Amen!

MATHEW 19:28 JUDGING (KRINO), ETERNAL LIFE

Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel." Mathew 19:28

To judge, govern, direct; to administer affairs, supervise and oversee. The assignment of responsibility, of duties, of work to be done is being taught here. There is to be judging, that is, governing, giving direction and supervision and oversight throughout eternity. Christ told the apostles that they would govern and oversee Israel. Paul said that believers would direct and oversee the world and angels (1 Cor. 6:2-3). All this activity and responsibility, of course, is under the direction of Christ.

For some unknown reason we so often picture eternal life as some dreamy sleep or semi-conscious type of existence. We think of it as some future existence that puts us on a fluffy cloud upon which we float in an eternal state of inactivity. Why man cannot accept the simple statement of Christ that life is to be eternal is difficult to understand. Eternal life is life that goes on and on. There is, however, one basic difference: life shall be perfected — perfected in body, mind and spirit. It is life lived in the midst of a new heavens and earth (perfected) — life lived before Christ and responsible to Christ in all that it is assigned (Jn. 3:16; 5:24; Rom. 8:19-23; 2 Pet. 3:9-18; 1 Jn. 5:11-13; Rev. 21:1). □

VI. **Mathew 25:24–30 Punishment for Work Not Done**

The punishment for work not done will be stripping and separation. Christ covers three points in discussing this lazy servant. Remember: Christ is speaking of a person who professes and is in the church (See *Kingdom of Heaven* Mt. 25:1).

1. Note the servant's reasons for not using the gifts the Lord had entrusted into his care.

- a. He misunderstood God. The lazy servant said that the Lord was too demanding, exacting, stern and unsympathetic. He was a Lord who demanded too much and was too strict.

He did not allow man the right to enjoy this world and its pleasures enough. The servant felt that if he spent his time in the service of the Lord, he would miss out on life. The demands of the Lord upon his time and affairs were just too burdensome. The servant was too involved in the world and its affairs to give that much time and effort to labour for the Lord and to concentrate upon His demands.

- b. He added that he feared — feared using and putting his talent to work for the Lord. Therefore, he hid the Lord's talent and did not use it to increase the Lord's kingdom.
2. Note God's reasons for condemning the servant; note the vast difference between what the Lord said and what the servant had to say.
 - a. The lazy servant was wicked and worthless. He was *wicked* because he went about doing exactly what he wished to do, spending his time and energy on his own thing. He transgressed God's command and will. He was *worthless* because he did nothing with God's gift. He buried and hid it.
 - b. The lazy servant was inconsistent, or perhaps a better description would be deceptive, double-minded and self-contradictory. If he really believed the Lord was harsh and stern, he would have laboured and worked his fingers to the bone. The servant was either lying or terribly deceived and self-contradictory — all in an attempt to justify his behaviour.
 - c. The worthless servant failed to use his gift. Christ was direct: the servant should have used the gift and served (v. 27). He was without excuse.
 3. Note the judgment of the worthless servant (vv. 28-30) Christ pronounced a twofold judgment upon him.
 - a. The worthless servant was stripped of what he had. All that he had was taken from him. The servant's responsibility — *the glorious privilege of working for and serving the Lord* — was not to be his any more. *He was to have nothing else to do with the Lord. His responsibility* was taken from him and given to the one who proven most faithful.
 - b. The worthless servant was thrown outside into the darkness. He was cast out of the Lord's presence and banished forever. And there was no joy there, nothing but darkness and weeping and gnashing of teeth (See Mt. 8:12; See *Outer Darkness*, Mt. 25:30).

Thought 1. There are two gross errors in the thinking of the world.

- 1) Many persons think God is hard, stern, demanding and unsympathetic. They are unwilling to follow such a hard, narrow way. So they bury, hide their God-given gifts and travel along the easy, broad way.
- 2) Others think that what they have is their own, and they can use it to live as they please. They think that what they do is no one's affair except their own, not even God's.

Thought 2. Few persons feel any responsibility to God for what they have, and even fewer feel the necessity to serve God faithfully and diligently.

Thought 3. Laziness or slothfulness, doing nothing for God, is one of the great sins of professing Christians (Rom. 12:11; 2 Th. 3:11; Heb. 6:12; Prov. 18:9; see 1 Cor. 15:58).

Thought 4. Sins of omission are as serious as sins of commission. Being idle and worthless, being complacent and doing nothing, being lethargic and self-satisfied — all are condemning sins: sins that condemn a person to outer darkness where there will be weeping and gnashing of teeth.

Thought 5. Men deceive themselves. They rationalize their comfort, ease, and slothfulness by minimizing their gift. They think that they will be excused by downing or denying their gift.

=> Inactive righteousness is as condemning as active wickedness.

=> Idle service is as condemning as a busy sin.

=> Sleepy concern is as condemning as stimulating flesh (the sinful nature).

=> Indulging comfort is as condemning as assault and robbery.

=> Being *worthless* is as condemning as being evil (Mt. 25:42-46). ■

MATHEW 25: 01 KINGDOM OF GOD

“At that time the kingdom of heaven will be like ten virgins who took their lamps and went out to meet the bridegroom.” Mathew 25: 01

The words *at that time* refer back to the Lord's return discussed in Chapter 24. He was saying, “At that time [when the Lord returns] the kingdom of heaven will be like ten virgins [believers].” Five are foolish and five are wise, and there is going to be a separation of the wise from the foolish. Note *the kingdom of heaven* does not refer only to the perfect state of being in the future; it also refers to the present imperfect state of religion in the church (See *Kingdom of God*, Mt. 19:23-24; Mt. 13:1-58).

When Christ returns, something will be clearly seen — the foolish within the kingdom, those who have a false profession within the church and religion, shall be separated from the wise, “Therefore keep watch” (v. 13). □

MATHEW 25:30 OUTER DARKNESS

A darkness outside some realm or space of light. The rewards have to do with the assignment of responsibility. Therefore, it is probably accurate to say that the judgment is a darkness outside the joy (light) of the Lord's presence and outside the joy of responsibility. What a darkness! To be cast outside into the darkness away

from the Lord's presence and to be stripped of responsibility — to be responsible for nothing throughout all eternity.

Mat 8:12 *“But the subjects of the kingdom will be thrown outside, into the darkness, where there will be weeping and gnashing of teeth.”*

Mat 13:42 *They will throw them into the fiery furnace, where there will be weeping and gnashing of teeth.*

Mat 22:13 *“Then the king told the attendants, ‘Tie him hand and foot, and throw him outside, into the darkness, where there will be weeping and gnashing of teeth.’*

Mat 24:51 *He will cut him to pieces and assign him a place with the hypocrites, where there will be weeping and gnashing of teeth.*

Mat 25:30 *‘And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’*

2 Pet 2:17 *These men are springs without water and mists driven by a storm. Blackest darkness is reserved for them.*

Jude 1:6 *And the angels who did not keep their positions of authority but abandoned their own home — these he has kept in darkness, bound with everlasting chains for judgment on the great Day.*

Job 18:5 *“The lamp of the wicked is snuffed out; the flame of his fire stops burning.”*

Psa 112:10 *The wicked man will see and be vexed, he will gnash his teeth and waste away; the longings of the wicked will come to nothing.*

Prov 20:20 *If a man curses his father or mother, his lamp will be snuffed out in pitch darkness. □*