

## THE PARABLE OF THE TALENTS

(Matthew 25:14-30)

### I. The distribution of abilities.

- a. The master gave to his servants talents.
  - i. A talent was a weight of money.
  - ii. It was probably a talent of silver because the word for money found in verse 18 is the same word used for silver coinage according to Thayer.
  - iii. How much a talent of silver was worth depends on what commentator you read.
- b. While the master was away, he wanted his money to be used to gain more money.
- c. Everyone is worried about what is called "ROI", short for return on investment.
  - i. If I invest this amount of money in this effort, what is my return going to be?
  - ii. We ask this question about purchases as well.
  - iii. What am I going to get back in return for what I have expended?
- d. Our Lord is concerned with that as well.
- e. The abilities that God has given us are to be used to bring Him glory and honor.
- f. The work that is to be done while waiting for the Lord's return is bringing glory and honor to the Godhead through our efforts.
- g. To do this, we use the abilities that God had given us.
- h. Something that we need to notice is that God gives us these abilities but does not tell us how that ability is to be used.
  - i. That is left up to us.
  - ii. Each servant had to determine the best way to use the talent in order for the talent to grow.
  - iii. To give us an ability and tell us that we must use it in a certain way takes away our free will.
  - iv. Each of us has been given abilities, some more, some less, and each of us has to determine the best way for us to give God a good return on His investment in us.
- i. The key to this distribution is found at the end of verse 15: "to every man according to his several ability".
  - i. The master understood the abilities of his servants so he gave them what each one could handle.
  - ii. This indicates the knowledge of God about each one of us.
  - iii. God knows that of which we are capable.
  - iv. He knows what we can handle.
  - v. God doesn't give a five talent man one because he would become bored and lose interest.

- vi. God does not give a two talent man four because he would become overwhelmed.
- vii. God knows each of us intimately because He is our Creator.
- viii. He knows the opportunities and situations before us.
- ix. Each of us is different and God knows that.
- x. Some are capable of quite a lot, others are not.
- xi. Some are more capable than they think they are and some are not as capable as they think they are.

## II. The dedication of the servants.

- a. Once the master went on his journey, it was time for the servants to put to use the talents that had been given them.
- b. The word “traded” means to work.
  - i. The five talent man went to work to increase his master’s investment, as did the two talent man.
  - ii. These men understood that they were expected to use what was given them and they went out and did just that.
- c. What we see is the dedication level of each of the servants.
  - i. The five and two talent men were dedicated to their master.
  - ii. The one talent man was not.
- d. The concept of stewardship is implicit in this parable.
  - i. The men each had a gift placed in their trust and understood they were expected to use it wisely.
  - ii. It was not theirs in the sense that if they spent it, lost it, or grew it there would be no consequences.
  - iii. It was theirs to cause to grow as they saw fit, but they were to make sure that it grew.
  - iv. Those talents were placed in their care and they were to care for them to cause them to grow.
- e. God has blessed us with abilities of varying degrees and kind.
  - i. We are to make sure that we use each ability in order for them to grow and give God a good ROI.
  - ii. Some can do personal work, some can lead a song, some can stand in front of a group and speak, and so forth.
  - iii. Some of us are leaders and some are followers.
  - iv. The Lord’s church has to have both.
  - v. We have to know what we are good at and get better at it.
- f. Again, notice that each went about increasing his talents his own way.
  - i. We aren’t told how either one of them invested or worked to gain more, just that they did gain more.
  - ii. It is up to each of us to cause our talents to grow and we have to figure out the best way to do that.

- g. Sadly, we see what some do with their abilities when looking at the one talent man.
  - i. He went and hid his in the earth.
  - ii. We need to understand that Jesus was not teaching all one talent people are lazy.
  - iii. I believe the five talent man could have taken his five and not used them.
  - iv. What this is teaching is that each one, no matter the ability level, is responsible for how he or she uses those abilities.
- h. The five talent man was as responsible for taking care of that over which he had stewardship as the one talent man was for what he was given.
- i. How dedicated we are to the Lord will go far in determining what we do with the abilities with which we've been blessed.
  - i. If we are so in love with God for what He's done and so in love with Christ for what He has done, then it won't be a problem to increase our abilities.
  - ii. We will want to do because it brings the ones we love glory and honor.
  - iii. If we are lukewarm at best about our relationship with deity, then we won't be concerned with about increasing or decreasing our abilities.
- j. As we will notice, what we do with our abilities is heavily influenced by our view of God.

### **III. The determination of the master.**

- a. When the master finally returned from his long journey, the servants had to present the result of their efforts to the master.
- b. Each came before the master individually.
  - i. We will all stand before the judgment seat of Christ as individuals.
  - ii. You aren't going to be judged on my efforts and I'm not going to be judged on yours.
  - iii. I will be held accountable for my return on the Lord's investment in me and you will be held accountable for your return on the Lord's investment for you.
- c. Both the five and two talent men produced double of that which they had been given.
  - i. What is interesting is that though the two talent man did not produce five talents, he received the exact same praise as the five talent man.
  - ii. The praise was given based on faithfulness to the master not the amount achieved.
- d. Because of their individual faithfulness, these two men were allowed to enter into the joys of their master.
  - i. The reward for faithfulness is eternal joy.
  - ii. The many things over which they would rule is not told us.

- iii. Coffman, in commenting on what they might be simply quoted Paul (1 Corinthians 2:9).
- e. The one talent man came forward and simply handed back the one talent over which he had been given stewardship.
  - i. He then gave his view of the master.
  - ii. He believed the master was a scrooge and mean miser.
  - iii. It may have been that the man felt that he would have to give the same size return as one of the other men.
  - iv. It may have been that the man didn't think the master would require anything of him since he only could handle the one talent.
  - v. Br. Boles wrote that "we attribute to others what we find in ourselves."
  - vi. This man hadn't wasted what was given him, but he had not done anything good with it either.
- f. Something we should remember is that God is only going to hold us accountable for what we possess, not what we don't possess.
  - i. Luke 12:48.
  - ii. God is not going to punish someone or reward someone based on that which we are incapable of doing.
  - iii. God made us and knows us so we have the perfect Judge.
- g. This man was held responsible for the one talent and that was all, but he was held responsible for it.
- h. The master then called him wicked and slothful.
  - i. He was wicked because he was slothful.
  - ii. Laziness in the kingdom will get you killed.
  - iii. Though the man had the wrong idea about the master, it did not release him from his responsibility.
- i. The master understood what the man's problem was and addressed it.
- j. Because of his wickedness, he lost all that he had and was cast out into destruction.
- k. Remember that we are discussing a parable about Christians.
  - i. This man represents unfaithful Christians, but Christians nonetheless.
  - ii. Christians can so sin as to be eternally lost.
  - iii. This is and always will be a source of division in the religious world but we Christians can lose our salvation and we need to remember that.
  - iv. There never comes a time when we are not held responsible for doing what we can with what we've been given.
- l. J.R. Dummelow wrote, "It is a law of the natural as well as the spiritual world, that the disuse of a faculty finally leads to its complete loss, whereas the due use of it leads to its development and increase."
- m. We generally say, use it or lose it.

