

The Parable of the Talents **(Matt. 25:14-30)**

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14 “For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. 15 And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. 16 Then he who had received the five talents went and traded with them, and made another five talents. 17 And likewise he who had received two gained two more also. 18 But he who had received one went and dug in the ground, and hid his lord’s money. 19 After a long time the lord of those servants came and settled accounts with them.

20 “So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’ 21 His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’ 22 He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’ 23 His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’

24 “Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. 25 And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’

26 “But his lord answered and said to him, ‘You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. 27 So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. 28 So take the talent from him, and give it to him who has ten talents.

29 ‘For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. 30 And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.’”

The Point of the Parable

- Parables are earthly stories with heavenly meanings (v.14).
 - Jesus preached in parables to separate those who earnestly desire truth from those who do not (Matt. 13:12-15).
- This parable pictures:
 - A lord who invests in three servants by giving them differing numbers of talents.
 - The servant who received five talents doubled his master's investment.
 - The servant who received two talents also doubled his master's investment.
 - The servant who received one talent did not increase his master's investment.
- The Lord of Heaven has invested in His servants and He expects us to bring a return on His investment (v.24-27), each according to our ability (v.15).
 - Those who do not bring a return on the Lord's investment will be cast into Hell (v.30).

The Master

- All of the talents belonged to the master (v.14).
 - The servants were simply stewards of the master's goods: **"So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest"** (v.27).
 - All servants of the Lord are simply stewards of the Master's goods (Deut. 8:11-18; Acts 17:25; James 1:17; 1 Pet. 4:10; 1 Cor. 4:2, 7, 6:20).
- The master knew his servants' capabilities (v.15).
 - The Lord does not ask more than we are capable (Exod. 3-4; 1 John 5:3; 1 Cor. 10:13).
- The master permitted various methods for servants to increase his investment (v.16-17, 27).
 - We all possess various talents and abilities. Yet, every good work grows the Lord's investment (2 Tim. 3:16-17; Col 3:17; 1 Cor. 10:31; 1 Cor. 12; Rom. 12:1-8).
- The lord of the servants came back to settle accounts (v.19).
 - The Lord is coming back to settle accounts (Matt. 25:13, 31-46; 2 Pet. 3:10-18).

The Servants

- The servants were only judged based on what they did with the talents given to them.
 - The master said the same thing to both the five talent man and the two talent man.
 - **“Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord” (v.21).**
 - **“Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord” (v.23).**
- The servants were not judged based on the talents they initially received. They were judged based on what they did with those talents.
 - The Lord is going to judge us individually based on what we do with the talents we receive from Him (**Rom. 14:12; 2 Cor. 5:10, 10:12**).
 - The Lord expects servants to grow His investment (**v.24; see also Heb. 5:12; 2 Pet. 3:18; 1 Tim. 4:12-16**).

ARE YOU GROWING THE LORD’S INVESTMENT?