

Matthew 25:14-30

<https://thebiblesays.com/commentary/matt/matt-25/matthew-2514-30/>

Parable of the Talents: Jesus tells another parable about the kingdom of heaven and His return, likening them to a man who entrusts his estate to his servants while he is away on a long journey. He respectively entrusts five, two, and one talent(s) to three servants according to their abilities. The first two servants use this money to double his investment. The single talent servant digs a hole and buries the money entrusted to him. When the master returns, he settles the accounts with each of his servants. He rewards the first two servants for their faithfulness by giving them greater responsibilities and invites them to enter into the joy of their master. But he reprimands and demotes the third servant for his wicked laziness.

The parallel gospel account of this parable is found in Luke 19:11—27.

A similar parable is also found in Mark's record of the Olivet Discourse in Mark 13:34—37.

By means of parables, Jesus continued to illustrate and explain key points from His answers to the disciples' questions about the end of the age and His return, while sitting with them on the Mount of Olives. He had already told them two parables. Now, He tells them a third. It is known as "The Parable of the *Talents*." It was similar in many respects to the first two parables. Each emphasizes the imminent return of Jesus, and the fact that He will reward those who lived as faithful stewards, and were prepared for His return.

The first parable was "The Parable of the Faithful and Unfaithful Servants" (Matthew 24:45—51). The main points of this parable were: to do what the master asks; don't selfishly squander his wealth; and don't lord over or exploit other servants using your delegated authority.

The second parable was "The Parable of the Bridesmaids" (Matthew 25:1—13). The main point of this parable was to be alert and ready for the Lord's return by being wise to prepare for His coming, that He might be pleased (Matthew 25:13).

The main points of this third parable are to use the talents God has given us stewardship over in order to advance His kingdom by investing them wisely, and not squandering them.

In a simplified sequence these parables teach us to serve instead of exploit; be wise and ready rather than foolish and unprepared; and do as much good as possible to invest in God's work, instead of only serving ourselves.

As with the previous parable, the Parable of the *Talents* also concerns the kingdom of heaven. Jesus began the parable saying, *For it*. We know that *it* refers to the kingdom of heaven because the word *For* acts as a call—back to something previously mentioned. And the kingdom of heaven was just likened in a similar way in the Parable of the Bridesmaids (Matthew 25:1).

Moreover, Luke recorded Jesus sharing a different version of this parable, just before He entered Jerusalem for the triumphal entry. Luke prefaced the parable commenting, “While they were listening to these things, Jesus went on to tell a parable, because he was near Jerusalem, and they supposed that the kingdom of God was going to appear immediately” (Luke 19:11). This further corroborates how this parable is about the kingdom. (It also supports the idea that Jesus told many of His parables multiple times with slight variations to different audiences and on separate occasions throughout His ministry.)

And like the Parable of the Faithful and Unfaithful Servants, this parable involves a *master* entrusting portions of his estate *to his slaves* to steward on his behalf while he is away.

The commentary for this parable will include the following sections:

The Story of the Parable

The Parable’s Symbols

The Meaning of the Parable

The Story of the Parable

For it [the kingdom of heaven] is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. This *man* was a person of means. When Jesus shared a version of this parable on the earlier occasion, recorded by Luke, He described the *man* as a nobleman (Luke 19:12). In addition to his estate, this *man* apparently had a business or businesses with multiple *slaves*.

The Greek term translated as *slaves* is “*doulos*.” It can mean bond—servants, *slaves*, or hired workers. It is a term Paul used to describe his relationship to Jesus (Romans 1:1; Galatians 1:10; Philippians 1:1). It is also a term used to describe the position Jesus assumed when He came to earth as a human to do the will of His Father (Philippians 2:7). Paul also called himself a servant for the sake of those to whom he ministered (2 Corinthians 2:7). According to Revelation 1:1, every believer is a “*doulos*” or servant of Jesus.

Jesus said this *man went away on a journey*. He does not identify where the *man* went, but in His variation recorded by Luke, He said that he “went to a distant country to receive a kingdom for himself” (Luke 19:12).

The *man* did not want *his* business(es) to become idle while *he* was away, so, before *he* left, *he entrusted his possessions to his* servants to steward them on *his* behalf. *He* expected *his slaves* to invest what *he gave them* and use it to increase *his* wealth. *His* servants had differing levels of business savvy and *ability*. And *the man entrusted each slave according to his own ability*.

Jesus mentioned three servants to whom the *man entrusted* his business. *To one he gave five talents, to another, two, and to another, one.*

A *talent* was a large unit of measurement in ancient Judea—it is roughly the equivalent of 75 U.S. pounds or 35 kilograms. *Talents* were often used to measure large quantities of precious metals such as silver or gold.

A *talent* was a large amount of money. Estimates vary on just how much a *talent* would be worth in modern terms. But one way of measuring it is by considering the fact that a single *talent* was worth twenty years of a common laborer's wages. A current (2022) approximation might be to say a typical American worker earns \$40,000.00 in salary plus benefits. If so, *one talent* would be worth \$800,000.00. And *five talents* would be valued at \$4 million.

The point is that *each of the man's* slaves, whether he was *entrusted* with *one talent* or *five*, was *entrusted* with a substantial amount of his *master's* confidence and resources.

In the other version of Jesus's parable recorded by Luke, instead of *talents*, the nobleman *gave* ten of *his* servants ten minas (Luke 19:13). A mina was unit of measurement that was one sixtieth of a *talent*. If a talent was worth \$800,000.00 in current U.S. dollars, a single mina would be worth \$13,333.33. And ten minas would be valued at \$133,333.33. The sum that the nobleman in Luke's gospel *entrusted* was less than what the *master* in Matthew stewarded, but it was still substantial.

After empowering *them* with these responsibilities, the *man went on his journey*.

As soon as the *man* departed, the servant *who had received five talents immediately* began investing. This servant did not waste any time getting to work. This servant *went and traded with the five talents and over the course of time his master was away, he gained five additional talents*. This servant had doubled the extensive wealth that his master had *entrusted to* him. If we assume that the servant was able to earn a ten percent annual return on his master's money, the nobleman would be gone a little over seven years in order for the investment to have time to double. If we assume an annual five percent return, fourteen years, etc.

In the same manner the one who had received the two talents gained two more. This second slave also *immediately* began managing his master's wealth. And even though he started with less than *the* slave who had *five talents*, the second servant likewise doubled the amount his master *entrusted to* him. Both of these *slaves* had made a respectable return on their master's investment.

But, the third slave—*he who received the one talent*—*went away* from his master and did not *immediately* get busy trying to earn a profit. Instead, *he dug a hole in the ground and hid his master's money* for safekeeping. He did not spend *the talent*, squandering it on his appetites as did the Prodigal Son (Luke 15:13) or as the evil and unfaithful slave had done in other parables told by Jesus (Matthew 24:48-49).

He did not even lose *the talent* in bad investments. *He* kept it away from the harm and risk of the market with its potential profits and losses. *He* did not do with *the one talent* what his *master* wanted *him* to do *with* it—which was to use it to increase *his master's* wealth.

Jesus continued, *Now after a long time the master of those slaves came and settled accounts with them.*

The master was gone for an unspecified but extended period of *time*. But when he returned, *he came to his slaves* whom *he* had *entrusted his talents*. *He came to them to settle his accounts with them*. This meant, *he* wanted to know what they had done with the large sums of *money he gave them*. Did they make a profit? If so, how much did they gain? Did they lose *his money*? What did *he* owe them for their efforts? It appears *he came to each* servant individually.

Naturally, the *man came* to the servant to whom *he entrusted* the largest sum to first—the *one he gave five talents*. This servant *came up and brought five more talents*. He summed up his account saying, “*Master, you entrusted five talents to me. See, I have gained five more talents.*”

His master was impressed! The *man* told *his* servant, “*Well done, good and faithful slave.*” And *he* commended him for his faithfulness.

The five-talent servant was told he would be given two specific things for his faithfulness.

First, he would be granted greater responsibility and authority. *You were faithful with a few things, I will put you in charge of many things*. When we recall how much five talents were worth and that *the master* considers them as a *few things*, it makes it clear that the *master* in the story held immense wealth, since he considered this large sum of money as a *few things*. If this is a *few things*. One can speculate how much value *many things* might be worth (2 Corinthians 4:17). Second, the servant was invited to celebrate *his triumph with his master*, and apparently to become a partner with the *master*. He was told, *enter into the joy of your master*.

Next, the *master came* to *his* second servant—the *one who had received the two talents*. This servant *also* reported how *he* had doubled *his master's* investment. He summarized *his* account saying, “*Master, you entrusted two talents to me. See, I have gained two more talents.*”

The Master was equally impressed. And *He gave his* servant a similar commendation, promotion, and reward: *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*. Again, this faithful steward was invited now to partner with *the master* to enter an intimate fellowship, and share a much greater responsibility.

In the similar parable recorded by Luke, *one slave* doubled the investment and returned twenty total minas (Luke 19:16). A second *slave* generated a lesser profit and returned fifteen minas (Luke 19:18). The return for six of the remaining seven slaves were not described. The nobleman rewarded *the good slaves* who had a return by placing them in charge over cities. Ten cities for *the slave* who gained ten additional minas (Luke 19:17); five cities for *the slave* who gained five additional minas (Luke 19:19).

Finally, *the master came to his third servant—the one who had received the one talent*. This servant began with an excuse, “*Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed.*”

There are two significant Greek terms in this *one-talent* servant’s statement: the term for *I knew* and the term for *hard*.

The word translated as *hard* is the Greek word “sklayros.” It describes something that is harsh, rough, or inflexible. The reason this servant thought *his master* was *hard* was because the servant *knew he reaped where he did not sow, and he gathered where he scattered no seed*. These agricultural expressions indicate that the servant’s view of *his master* was that he asked people to do things for him, but there was nothing in it for them.

The *one-talent* servant expected that the *master* would take all the profit, and his reward would be to manage even more business without benefitting. So, this servant was not interested in expending his efforts in this way. It is implied that he spent his time and energy on his own priorities. *His* basic reasoning was, “It will not be worth it to do all this work, and not get anything for it.” This rationale was based on *his perspective* of *his master*. But as we have seen in the examples of the previous two servants who were faithful, *the one-talent* servant’s perspective was wrong.

The word translated as *knew* in the *one-talent* servant’s statement comes from a form of the Greek word, “ginōskō.” This type of knowledge describes a familiarity with a person or situation and is based upon personal experience. The *one-talent* servant is claiming that *he knew* this about *his master* firsthand. But again, as we have seen and will see, the *one-talent* servant’s view of *his master* is not accurate.

The servant admitted that because *he* had this perception of *his master*, *he was afraid* of him. As a result, the servant did not spend the *money* of himself, perhaps fearing he would be thrown in jail. After this excuse, the servant confessed what *he* did with *his master’s money*, “*I went away and hid your talent in the ground.*” Then *he* returned it in full, “*See, you have what is yours.*”

The master was greatly displeased at this servant’s actions. *He* reprimanded *him*: “*You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed.*”

After the *master* called out the *one-talent* servant for being *wicked* and *lazy*, *he* addressed *his* servant’s assertion that *he* was a hard and unscrupulous *master*. Interestingly, Matthew uses a different Greek word for *knew* in the *master’s* chastisement than the term *the one-talent slave* used. Recall how the servant used the word “ginōskō.” *He* claimed that *he knew his master* to be hard from personal experience. But the word the *master* used for *knew* was a form of “eidō.” This term literally describes understanding based on perspective.

Matthew used “eidō” when Jesus described the crowds’ wrong perception about the meaning of His parables, “In their case the prophecy of Isaiah is being fulfilled, which says, ‘You will keep on hearing, but will not understand; You will keep on seeing, but will not perceive (‘eidō’)’ (Matthew 13:14).

By using “*eidō*,” *the master* is pointing out to *his one talent slave* that what *he knew* was limited to *his* own perspective which was partially true, but it did not include other significant factors.

The wicked slave’s perception was partially correct in so far as he expected that the reward for his faithfulness would be substantially increased stewardship, and substantially increased responsibility. This was in fact how *the two* and *five talent* servants were rewarded for their faithfulness.

But the lazy slave’s perception failed to comprehend and factor in sharing in *his master*’s joy over *his* faithfulness. *His* limited perception did not seem to fathom that *his master* might make *him* a partner in *his* business (1 Corinthians 2:9; Romans 8:17; 2 Timothy 2:12; 2 Peter 1:4).

This observation about *the one-talent* servant’s wrong perspective underscores an important lesson for us as believers. We must have faith to take God at His word. We must trust Him that His promises are true. We ought not be so spiritually foolish or lazy that we act upon what we feel to be true in our circumstances instead of trusting Christ (Proverbs 3:5; Hebrews 11:6).

The master then speaks to *the one-talent* servant within the framework of the *lazy slave*’s assumptions. This is also the case in the parable’s variation found in Luke, when the nobleman told *the slave*, “By your own words [reckoning] I will judge you” (Luke 19:22).

The master then scolded his *one-talent* servant: *Then you ought to have put my money in the bank! And at the very least upon my arrival I would have received my money back with a small amount of interest.* As it was *the master* gained nothing from *his slave* and only got back what was already *his own*.

If we assume the *master* was gone for fourteen years, and the servant could have gotten a two percent return by depositing it in the bank, he could have returned *one* and a third talents to *his master*. That the servant is *lazy* seems apparent, as *he* openly admits *he* did not want to put forth effort on behalf on anyone else. But the *master* here seems to use the servant’s own words to prove *he* is also *wicked*, in that *he* didn’t even take the very meager effort to deposit the sum with the *bank*. It seems the servant was not only self-seeking and entitled, *he* was also belligerent toward the *master*.

So *the master* fired *his lazy slave* from having any stewardship responsibility. The *master* not only judged this servant by using his own paradigm, he also gave the servant what he desired as his judgment: he was relieved from all stewardship responsibility. He even ordered *the one talent* to be taken away from *the worthless slave* and to give it to *the one* now who *has the ten talents*. *The master* wanted his highly competent, *good and faithful* servant to steward *the talent* to earn a profit and possibly salvage the lost growth from the idle years when the *talent* lay buried.

The master then speaks what appears to be a major point or principle to be learned from this parable: *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.*

The main point here seems to be the responsibility of stewardship. The servants who exercised good stewardship were given a greatly increased opportunity to steward. The one who refused to steward his small amount was stripped completely of all stewardship responsibility. It is implied that if the *single-talent* servant had deposited the money in the bank, he might have retained at least some stewardship responsibility.

More will be discussed about what *the master's* statement means in the section about the parable's interpretation, but this predicted outcome of more being given to *the one who has* while *the one who does not have* got zeroed out is precisely what happened in the parable with *the slaves* and what they did with their allotted *talents*.

Everyone who has—i.e. the *slaves* who had something to show for their investment—were given abundantly *more* to steward. While *the one who does not have* something to show for his investment will get even *what he* initially had *taken away from him*, and be stripped of stewardship responsibility. Just as *the one-talent slave* was stripped of stewarding his single *talent* and it was given to *the ten-talent slave*.

After stating this principle, instead of commending *his lazy slave* as he had *his faithful* ones, *the master* condemned him: *Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth*.

As it has been used in other teachings and parables of Jesus (Matthew 8:12; 13:42; 13:50; 22:13; 24:51), the expression *outer darkness* represents a place beyond the celebration or honor banquet. In this case it likely represents exclusion from *the master's joy* celebrating what *his good and faithful* servants had accomplished. Implied is that the returned *master* intended to greatly honor the faithful stewards. Perhaps it would be at the banquet held in their honor that they would enter the *joy of their master*. Perhaps at that honor banquet they would learn of their great promotion, and increased responsibility in *the master's* realm. Both the celebration as well as the great promotion would likely move the faithful servants into the *joy of their master*.

The faithless *slave* was not only reprimanded and fired; he was also not invited to the party, and therefore received no honor. *In that place of outer darkness, there will be weeping* [sorrow] *and gnashing of teeth* [anger and bitterness]. The bitter regret over not being *faithful* to invest *the talent* he was given will be intense.

The Parable's Symbols

There are six major symbols in this parable.

1. ***The master*** represents God—and especially Jesus.

Jesus is a generous Giver. He has lavished His grace upon us (Ephesians 1:8) and equipped us with everything we need for the tasks and callings He has assigned each of us (Hebrews 13:20—21). But He is also a *hard* judge who expects a full return on His investment.

“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 12:48b)

“For there is no partiality with God.”
(Romans 2:11).

2. **The master’s journey** represents Jesus’s ascension into Heaven (Mark 16:19, Luke 24:51; Acts 1:9—11). **The long time the master was away** represents the delay in the Christ’s return (Habakkuk 2:3; Matthew 25:5; 2 Peter 3:9).
3. **The master’s own slaves** represent Jesus’s followers (Matthew 10:24-25; Revelation 1:1).

These followers are believers in Jesus who belong to God’s *own* eternal family. But more than being merely believers in Jesus and members of God’s household, the nature of the *master’s* expectations and the understanding of *his own slaves* suggests that these are believers who at least partially grasp the kingdom and *its* principles. And they have been assigned to work for His kingdom. As we know from the parable, not all of Jesus’s followers will endure and do the work—some *slaves* prove *good and faithful* and at least *one slave* proves *wicked, lazy, and worthless*. The basic attitude of the unfaithful servant appears to be, “It isn’t worth it to do the hard work Jesus assigned to me, so I will get my reward from the world, and follow my own way.”

This same variance of *good* and *worthless* was expressed in Jesus’s Parable of the Sower”
(Matthew 13:3—8; 19—23).

And as was the situation in that parable, being *wicked, lazy, and worthless* can cause a believer in Jesus to miss the rewards of the kingdom and its blessings (Matthew 7:13-14; 7:21-23). But it cannot eternally separate him from God or end his eternal life. Nothing can (John 10:29, Romans 8:38-39). We gain eternal life as a gift of grace (John 3:14-16). And we receive this gift of grace by simple faith in Jesus as the Son of God (John 3:14-16; Ephesians 2:8—9). We enter the kingdom and receive the commendation of *the Master* by an active ongoing faith that loyally follows Jesus and accepts that God’s ways are best (2 Corinthians 2:9-10; Revelation 1:3).

4. **The Master’s possessions** represent Christ’s kingdom assets, which includes his servants.

This is a parable about the kingdom of heaven. The opening phrase of the parable, *For it is just like*, refers back to kingdom of heaven which is comparable to the ten virgins in the previous parable (Matthew 25:1). Christ’s kingdom includes the entire created order. This includes the physical earth (Psalm 24:1). But it also entails the Church—the members of God’s family. Christ’s kingdom will be fully established and His everlasting reign and dominion over all will be made inescapably visible when He returns at the end of the age and ushers in the New Heaven and the New Earth (Matthew 24:27).

5. ***The entrusted talents from the Master*** represent the resources, abilities, authorities, and opportunities that Christ entrusts to us for the sake of His kingdom. They represent the measure of influence we have (in all its forms) to impact eternity.

Our measure of influence includes but is not limited to our:

- personal relationships
- positions of leadership in the home, at work, and in the community (Romans 13:1)
- social platforms (Esther 4:14b)
- virtues (Galatians 5:22-23)
- character (Ezekiel 36:26)
- age—youth and/or experience (Proverbs 20:29)
- skills (Deuteronomy 8:18)
- intellect (Proverbs 2:6)
- personality (Psalm 139:14)
- health and strength (Jeremiah 33:6)
- physical beauty and/or stature (Ecclesiastes 3:11a)
- material wealth (Ecclesiastes 5:19)
- education
- reputation

The Master's entrusted talents includes these natural gifts, but they also include our spiritual gifts (Romans 12:6-8, 1 Corinthians 12:8-11).

In the version Jesus told in Luke, when the nobleman *gave the money to his slaves, he specifically instructed them*, “Do business with this until I come back” (Luke 19:13). This implies that all our *talents* are *entrusted* to us by God to steward for His praise, honor, and glory (Deuteronomy 6:5; Colossians 3:17). And they are given so that we may serve and bless others (Esther 4:14; 1 Corinthians 12:7; Ephesians 4:11-12, 1 Timothy 6:17-19). Jesus stated this overtly in His Great Commission, where He commanded His servants to baptize and teach others to obey His commands with every aspect of their lives (Matthew 28:18-20).

6. ***The acquired talents*** represent the growth of Jesus's kingdom that occurs from investing the *talents* God has *entrusted* to us. It represents the fruits of living and proclaiming the Gospel. This proclaiming of the Gospel includes evangelism and discipleship (1 Corinthians 3:6). Because Christ's kingdom is not of this world (John 18:36), the growth is often not immediately apparent.

Jesus pointed out in a different parable about the unrighteous but shrewd steward (Luke 16:1-8), how we ought to “make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings” (Luke 16:9). By this He meant that we are to make use of the resources of this world that are temporarily in our possession (our *entrusted talents*) to advance the kingdom and our reward in it. In that parable of the unrighteous steward, there will be a reward from those whom we helped on earth, in addition to the reward of entering the joy of our master (the meaning of “receive you into the eternal dwellings” which refers to the homes of our brothers and sisters in the new earth).

This is what we were created for (Matthew 25:34). The Bible says that we are God's workmanship and that we were created in Christ Jesus for *good* works which God prepared before the foundation of the world for us to accomplish (Ephesians 2:10). Some of these tasks have been prepared for us by God to accomplish in this life. These works would include the opportunities and *entrusted talents* that God has given to us now. But they very well may include the *good* works that He has prepared for us to perform in the life to come—in the New Heaven and the New Earth. In many respects, the good works we accomplish by faith and reliance upon Jesus in this life is training for the eternal tasks and responsibilities God desires for us to perform in the kingdom to come. It seems clear that this will be a great reward we will not want to miss.

7. ***The hole in the ground and the hiding of the master's money*** represents the neglect of our *entrusted talents*. It does not necessarily represent the active abuse of our *talents*—such as using them for evil purposes as the wicked and evil slave did when he beat his fellow slaves and gorged himself with drunkards in the Parable of the Faithful and Unfaithful Servant (Matthew 24:45-51, especially v. 49). The hole and the hiding likely depict the sins of passive abuse by knowingly refusing to do good (Proverbs 3:27; James 4:7).

The distinction between active and passive sins are sometimes called the “sins of commission” (the evil that comes when we disobey God by doing what He told us not to do); and “sins of omission” (the evil that comes when we disobey God by refusing to do what He commanded). The first describes the sinful actions we do. The second describes the sinful inactivity of what we don't do. The neglect of *the master's money* more fully represents this second category or type of sin.

“Therefore, to one who knows the right thing to do and does not do it, to him it is sin.”
(James 4:17)

Because the *wicked, lazy slave did not* do what his *master* commanded, which was to “do business with this until I come back” (Luke 19:13), he disobeyed. He did not put forth effort to wisely invest the master's money that was entrusted unto him. But he did not waste it either. He squandered his opportunity to increase *his master's possessions*, even by neglecting to put it *in the bank* where it would have drawn at least some *interest*.

This *lazy slave* and his passivity are representative of believers who through their passivity or apathy do not take advantage of the kingdom opportunities in this life. They see opportunities to do good to others, to invest their *talents* in loving and serving, but they choose not to. They don't necessarily affirmatively engage in acts of wickedness; they may even feel as though they have good intentions, (they may genuinely have them). But in the end they neglect to do what God has commanded us to do, and that is to be salt and light in a dark and tasteless world (Matthew 5:13-16).

Jesus expects us to have the courage to take action, in spite of difficulty, as He did (Romans 8:17b; Colossians 1:24).

8. ***The master's joy*** represents Jesus's approval of a believer's life which actively promoted His kingdom. It is receiving the reward at Christ's judgment of believers (1 Corinthians

3:11-14). It is obtaining the inheritance of the reward of eternal life (Matthew 19:16; Romans 2:7) (Eternal life is given as a gift (1 John 3:14-16) but its inheritance is experienced as a reward for obedience). It is hearing your name at the upward call of God in Christ Jesus (Philippians 3:14). It is being promoted to your ultimate destiny and being granted the great responsibility of reigning in intimate fellowship with Jesus in the New Heaven and New Earth (2 Timothy 2:12; Revelation 3:21). This last great reward might be thought of as being appointed to a post in Jesus's new administration.

9. **The master's wrath** represents Jesus's disappointment and the shame believers will experience at the judgment seat of Christ for neglecting to actively invest as a steward in Jesus's kingdom (Mark 8:38). It represents the loss of reward at Christ's judgment (1 Corinthians 3:11-15). It is missing the reward of the inheritance and the kingdom (Matthew 7:13-14; Colossians 3:23). It is like being spit out of Jesus's mouth for being lukewarm and therefore of no practical use (Revelation 3:15-16). It is being denied the ultimate destiny to which we were appointed to reign with Christ, because we failed to faithfully endure in being a good steward (2 Timothy 2:12). It is shrinking back from our divine destiny, and instead experiencing the destruction of that destiny, along with the displeasure of our Savior (Hebrews 10:37-39).

Just as the worthless slave had his one talent taken from him and given to the good and faithful slave, believers who receive Jesus's wrath at their judgment will have their eternal reward and inheritance to reign with Christ in His coming kingdom taken from them and given to those who have proved good and faithful. Only those who are serve by faith in this life will be given the reward of having great responsibility to reign in the next. In losing this great privilege, we lose the fulfillment of experiencing the full expression for which we were created, to steward the earth in harmony and fellowship with God (our Master) and others (fellow servants; [see commentary on Psalm 8 for more on this topic](#)).

“Therefore I say to you, the kingdom of God will be taken away from you and given to a people, producing the fruit of it.”
(Matthew 21:44)

The Parable's Interpretation and Applications

The Parable of the *Talents* is picture of faithfulness and unfaithfulness and their respective consequences in the kingdom. In it we find both incredible encouragement and a stern warning.

The Judgment of Believers and their Eternal Inheritance

We must keep in mind that both times the gospel writers recorded this parable was in the context of the disciples' interest in the Messiah's kingdom return. One was just before Jesus triumphantly entered Jerusalem (Luke 19:11—27), the other was in His response to their questions about the end of the age and the sign of His coming (Matthew 24:2) in His Olivet discourse (Matthew 25:14—30).

The parable is therefore a depiction of what the judgment of believers will be *like*. As referenced throughout the symbols portion of this commentary, this judgment is explained in 1 Corinthians 3:11-15.

The believers at this judgment are not being evaluated on whether or not they believed in Jesus or if they are members of God's family, any more than *the slaves* in this parable are being evaluated on whether or not they are *the master's* servants. Every one of them belong to *the master's* household. What they are being evaluated on is their faithfulness and productivity in serving the household. Those who are *good and faithful* to follow Jesus's commands please Jesus, their *Master*, and receive a reward of *His joy* along with much greater responsibility. Those who are *lazy and wicked* are disapproved by Jesus and suffer a demotion and shame in *the outer darkness*. They are still saved from eternal judgment from God in the lake of fire, but they are "saved so as through fire" (1 Corinthians 3:15).

All that is required to receive the gift of eternal life is to believe in Jesus as God's Son (John 3:16; Romans 3:24; 3:28; Ephesians 2:8-9; Titus 3:5-7). But to gain the full experience of eternal life requires walking by faith in the resurrection power of Jesus (Matthew 10:28-30; Romans 2:6-7).

For a believer to receive God's approval requires an active faith and continual reliance upon God's grace to overcome the trials we face (Matthew 10:32; Romans 2:4-8; 2 Corinthians 5:7, 9-10; Philippians 3:8-14; James 1:12; 1 Peter 1:6-9; Revelation 3:21).

The Destiny of Man

God created man to rule and have dominion (Genesis 1:28; Psalm 8:3—8). Every believer will either obtain the eternal inheritance and divine destiny that God established for him before the foundation of the world (Matthew 25:34; Ephesians 1:3—5) or forfeit it in exchange for far lesser things (Matthew 16:26; Hebrews 12:16). Paul gapes at how the weight of glory that the eternal *talent* God has in store for us is beyond all comparison (2 Corinthians 4:17). Peter describes this inheritance as imperishable and undefiled (1 Peter 1:4).

The destiny God established for us before the foundation of the world includes reigning in the New Heaven and the New Earth (2 Timothy 2:12):

"Then the sovereignty, the dominion and the greatness of all the kingdoms under the whole heaven will be given to the people of the saints of the Highest One..."
(Daniel 7:27a)

"Truly I say to you, that you who have followed Me, in the regeneration when the Son of Man will sit on His glorious throne, you also shall sit upon twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or farms for My name's sake, will receive many times as much, and will inherit eternal life."
(Matthew 19:28—29)

“Come, you who are blessed of My Father, inherit the kingdom prepared for you from the foundation of the world.”
(Matthew 25:34b)

“Do you not know that we will judge angels?”
(1 Corinthians 6:3)

“He made known to us the mystery of His will, according to His kind intention which He purposed in Him with a view to an administration suitable to the fullness of the times, that is, the summing up of all things in Christ, things in the heavens and things on the earth.”
(Ephesians 1:9—10)

“You have made them to be a kingdom and priests to our God; and they will reign upon the earth.”
(Revelation 5:10)

This is what we were created for. The Bible says that we are God’s workmanship and that we were created in Christ Jesus for *good* works which God prepared before the foundation of the world for us to accomplish (Ephesians 2:10). Some of these tasks have been prepared for us by God to accomplish in this life. These would include the opportunities and *entrusted talents* that God has given to us now. But these *good* works that He has prepared for us to perform in this life are also preparing us for the life to come—in the New Heaven and the New Earth. In many respects, the *good* works we accomplish by faith and reliance upon Jesus in this life is a training for the eternal tasks and responsibilities we are to perform in the kingdom to come.

But we will only get to experience this incredible destiny if we prove to be *good and faithful* servants of the King in this life.

Receiving or Losing our Divine Inheritance

To inherit, and enter into, our destiny in the life to come we must endure difficulty and walk in obedience to Christ. As this parable notes, we must also faithfully invest the *talents* He has *entrusted* to us in this life. If we are not *faithful* with the little things (of this earth) we will not be *entrusted* with greater things (of the New Earth) (Luke 16:10). And if you “have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?” (Luke 16:11).

Unless we are diligent to obey God’s commands, we can neglect so great a salvation (from the futility of the Fall, which robbed us of our intended destiny) (Hebrews 2:1-3). Jesus wants us to be restored to our proper place in nature as caring stewards (Romans 8:18-21). Jesus desires that we trust and follow Him, and He desires us to accomplish great things in His name, which we do by serving “little ones” a “cup of cold water” in His name (Matthew 10:42). Some of the things that are counted as trivial among the kingdoms of men are considered as great by Jesus. We may find consolation that even modest efforts to be good stewards will be rewarded. It appears that even *the talents we put in the bank* will *have* earned some eternal *interest*.

But if we are spiritually *lazy* and live with a passive faith that does no *good* and merely waits for the Lord to return, we will be ashamed. The Apostle Paul chastised some of his followers who were apparently taking this approach, and his advice to their fellow brethren was “if anyone is not willing to work, then he is not to eat” (2 Thessalonians 3:10). God desires us to be found industrious at His return.

James describes passive faith as “dead faith,”—“For just as the body without the spirit is dead, so also faith without works is dead” (James 2:26). Not having works to animate our faith is like a body without a spirit; a dead body doesn’t accomplish anything. God desires that we have active deeds to make our faith a living faith (Romans 1:16-17).

The *wicked, lazy, and worthless slave* had dead faith that was buried with the idle *talents* that *his master entrusted to him*.

May we not be like this wicked and lazy slave and neglect to use our talents for God’s kingdom. May we be like the good and faithful slaves who hear “well done” upon our Lord’s return, so that we can gain His approval and the rewards that accompany His favor. May we share in His joy over us and assume the great and incomparable inheritance He has waited since before the foundation of the world to offer us.

The main point of this parable is to use all the *talents* God has *entrusted* to us to grow His kingdom.

The point is to invest and not be idle. But Jesus said a key principle of this parable that is rooted in the character of the master. This principle is that *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*.

This is remarkably similar to what Jesus told the Pharisees in the Temple a short time earlier,

“Therefore I say to you, the kingdom of God will be taken away from you and given to a people, producing the fruit of it.”
(Matthew 21:44)

This principle also is reminiscent of what Jesus taught His disciples on His Sermon on the Mount,

“The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is that darkness.”
(Matthew 6:22—23)

Goodness begets more goodness. Faithfulness begets faithfulness. God’s reward for faithfulness will be more responsibility, and more opportunity to serve.

But laziness produces more laziness. Whether our heart is full of laziness or faithfulness will make a greater and greater difference in this life, and in eternity. We should fully endeavor to see that our hearts are full of light, and love what is *good* so that it seeks to please our *Master* and values His eternal treasure. Jesus clearly paints a picture that this is the path to our true self-interest.

The Outer Darkness

What does Jesus mean by *the master's* instruction to *throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth*?

As was the case in Jesus's other teachings and parables (Matthew 8:12; 13:42; 13:50; 22:13; 24:51), the expression *outer darkness* represents a place away from the celebration or banquet. It likely represents exclusion from the celebrations of the New Heaven and Earth, the Messiah's *joy* celebrating what He and *His good and faithful* servants have accomplished. Faithless believers will not only be reprimanded and demoted; they will also not be invited to these parties to be honored. *In that place of outer darkness, there will be weeping* [sorrow] *and gnashing of teeth* [anger and bitterness]. The bitter regret over not being *faithful* to invest *the talent* God gave them to enhance His kingdom will be intense.

Even though there will come a time when Christ will wipe away their tears (Revelation 21:4), the message Jesus gives is clear: it will be worth it in the end to live as a faithful steward. The servant called *wicked* and *lazy* reasoned that the master gave much responsibility, and his reward for faithfulness was even more responsibility. This was correct reasoning, and is stated explicitly in scripture:

“Bear one another's burdens, and thereby fulfill the law of Christ.”
(Galatians 6:2)

This verse from Galatians asserts that taking responsibility for others is at the very heart of Christ's plan for us. Just three verses later, Paul adds that Christ additionally expects us to take responsibility for ourselves, in addition to taking responsibility for others:

“For each one will bear his own load.”
(Galatians 5:2)

This seems a bit tiring, as the lazy servant noted, which is why Paul follows these two admonitions by saying:

“Let us not lose heart in doing good, for in due time we will reap if we do not grow weary.”
(Galatians 6:9)

In order to fully gain the rewards of the “harvest” of life we are required to take responsibility to steward and invest our talents to elevate the best interest of others. In order to do this, we must avoid making the mistake that the wicked and lazy servant made, and instead have faith that the hard work of taking responsibility for others will be worth it.

Scripture states overtly that pleasing God requires that we have faith that His reward will exceed anything we can gain from any other person, or from the world system:

“And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him.”
(Hebrews 11:6)

It was faith that Jesus said would lead to the great rewards, even making the startling statement that Jewish believers (“sons of the kingdom”) would experience the dishonor of the “outer darkness” while faithful Gentiles (like the Roman centurion) would be seated at the table of honor with Abraham, Isaac, and Jacob ([see commentary on Matthew 8:5—13](#)).

It is for us to believe that following God’s ways of love and service to others is actually the path to our greatest benefit. This is the same basic choice God has given to humanity from the beginning.

- God gave the choice of life and death to Adam and Eve in the garden (Genesis 2:16—17)
- God made a covenant with Israel, and made it clear that it was their choice whether to keep His covenant (and love their neighbors as themselves) and gain life, or break His covenant (and exploit others) and gain death ([see commentary on Deuteronomy 30:15—20](#)).
- Jesus made it clear that we have a choice relating to whether we gain the fullest experience of life, which comes from choosing to refuse ownership of material possessions. We must steward all the things of earth by using them for spiritual service to Christ ([see commentary on Matthew 19:16—22](#)).

Not Judging Others

There is at least one more application that we should draw from this Parable of the *Talents*. It is this: we should not judge other believers as to whether or not they are faithfully using the *talents* God has given them. We do not know their burdens or trials. We do not know the extent or limits of their gifts (Luke 12:48). We do not know what God has called them to accomplish. We rarely get to glimpse beyond the veneer of a man’s circumstances. Only God has the authority of evaluating *His own slaves*, His servants who are His people.

“There is only one Lawgiver and Judge, the One who is able to save and to destroy; but who are you who judge your neighbor?”
(James 4:12)

“Therefore do not go on passing judgment before the time, but wait until the Lord comes who will both bring to light the things hidden in the darkness and disclose the motives of men’s hearts; and then each man’s praise will come to him from God.”
(1 Corinthians 4:5)

We should look to our own judgment. All we can do is strive to be faithful with *the talents* and tasks God has *entrusted* to us.

Biblical Text

¹⁴ “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. ¹⁹ “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.’ ²² “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 a few things, I will put you in charge of many things; enter into the joy of your master.’ ²⁴ “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.’ ²⁶ “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.’ ²⁹ “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.