Tonight as we bring our Parables of Jesus series to a close, I would like to preach on one of Jesus’ most familiar parables and that is The Parable of The Talents. Please turn with me in your Bible to the Gospel of Matthew, chapter twenty four, and let’s read verses 14-30.

The Parable of the Talents

14 “Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 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. 16 The man who had received the five talents went at once and put his money to work and gained five more. 17 So also, the one with the two talents gained two more. 18 But the man who had received the one talent went off, dug a hole in the ground and hid his master’s money.

19 “After a long time the master of those servants returned and settled accounts with them. 20 The man who had received the five talents brought the other five. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’

21 “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!’

22 “The man with the two talents also came. ‘Master,’ he said, ‘you entrusted me with two talents; see, I have gained two more.’

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!’

24 “Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’

26 “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28 “‘Take the talent from him and give it to the one who has the ten talents. 29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’ (Matthew 25:14-30 1984 New International Version)

PRAYER
Back in Jesus’ time, when a wealthy man was leaving his home for awhile, he had two options available on how his affairs would be taken care of while he was away.

(1) One option was to leave his affairs in the care of his most trusted servants. This meant entrusting them with the tilling of his land, planting and harvesting of the crops, and the stewardship of his money.

(2) The second option was to take advantage of the money-changing and money-lending system which was being widely used in the ancient Roman world at that time. This would have been very similar to our modern day banking system.

In this *Parable of The Talents* Jesus illustrates “the man” as having chosen the first option: He entrusted his affairs to his servants while he was away. And the greatness or smallness of their reward would be based upon each servant’s fidelity to that which the master had entrusted to their care.

As we go back and study this parable more closely we see three scenes.

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In the first scene we see......

I. The Distribution of The Responsibilities (vs. 14, 15)

14 “Again, it will be like a man going on a journey, who called his servants and entrusted his property to them.

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. You notice Jesus introduces this parable by saying, “Again, it will be like a man going on a journey.”
By “it” Jesus is referring to the kingdom of heaven. The reason we know that is because in the original Greek manuscripts Jesus told “The Parable of The Ten Virgins” and “The Parable of The Talents” together as a pair.

In “The Parable of the Ten Virgins” Jesus emphasized the importance of WAITING, WATCHFULNESS and PREPAREDNESS for His coming. While in “The Parable of The Talents” He emphasizes the importance of WORKING until He comes.

v. 14a “Again IT (the Kingdom of Heaven) will be like a man going on a journey.

2. Now when Jesus talks about this man going a journey, He doesn’t mean he is leaving today and will be back tomorrow. He is talking about a long, unspecified period time, perhaps as long as one or two years or longer. The time of his departure is known. The time of his return is not.

   Of course “the man” in this parable is Jesus. He left on His journey the day He ASCENDED and the time of His return is UNCERTAIN.

3. Well while “the man” was away on His journey He entrusted His property to His servants.

   v. 15 To one He gave five talents of money, to another two talents, and to another one talent, each according to his ability.

4. Now the picture most people have in their minds when they read this is that of a man doling out five coins to one, two coins to another and one coin to another.

   But in Jesus’ day, a talent was not a unit of CURRENCY it was a standard of WEIGHT.

   In other words the value of one talent would depend upon what one was weighing. For example the value of one talent of GOLD would be a very high amount of money. On the other hand if it were a talent of SILVER the value would be far less. And if it were one talent of COPPER, the value of the talent would be considerably less.

5. Jesus doesn’t tell us in the text whether the servants were given a talent of gold, a talent of silver or a talent of copper, so it is hard to place a dollar value on one talent.
But I think the best way to picture this scene is to imagine the Master giving the first servant a big bag of coins, the second servant a medium size bag, and the third servant a small bag.

6. Now what does Jesus mean when He says, “He gave to each according to his ability”? He means the Master gave varying amounts of responsibility according to his understanding and foreknowledge of each servant.

Five talents or even two talents would be too much responsibility to entrust to the man he gave one talent.

And one talent would be too little responsibility to give to the servants He gave five and two talents, because He knew they could handle more.

So he gave to “each according to his ability.”

7. Now the question is, “What do the talents represent in your life and mine?

The talents represent the various levels of spiritual gifts, responsibilities and opportunities the LORD gives to each of us who are part of His kingdom.

There are different kinds of gifts but the same Spirit. There are different kinds of service, but the same Lord. (1 Cor. 12:4-5)

(4) Just as each of us has one body with many members, and these members do not all have the same function, (5) so in Christ we who are many form one body, and each member belongs to all the others. (6) 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. (7) If it is serving, let him serve; if it is teaching, let him teach; (8) 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. (Romans 12:4-8)

There are other lists of the various gifts and responsibilities the LORD has given in I Corinthians 12 and Ephesians 4.

8. In his book “All The Parables of The Bible” Herbert Lockyer writes:

“A few are privileged to employ five talents in the Master’s service. They are conspicuous as preachers, expositors,
evangelists and missionaries. Because of their deep knowledge of spiritual truths and power to make them known they carry great responsibilities, and more is expected of them than others less gifted of the LORD. A larger number have two talents. They do not have any conspicuous distinction. Their capacity is limited. But the servant with the one talent describes the vast majority of us. We are among the rank and file in the Lord’s service. Yet those of us who have least are bound to serve the Lord with what we have, and if we serve Him faithfully with the little He has given us, honor and reward will be ours.’

9. The point is this: It is the Lord who decides who is given what gifts, responsibilities and opportunities. And He has given each and everyone of us something. And because the Lord doesn’t want any of us to be of no use to His kingdom, He hasn’t left any of us empty-handed.

As we move on to the second scene of the parable we see...........

II. The Different Reactions (vs. 16-18)

16 The man who had received the five talents went at once and put his money to work and gained five more.

17 So also, the one with the two talents gained two more.

18 But the man who had received the one talent went off, dug a hole in the ground and hid his master’s money.

1. First, let’s focus on the reactions of the first two servants. Notice Jesus said, “they went at once.” That means, both the servant with five talents and the servant with two talents immediately and diligently went to work to multiply what the Master had given them.

We don’t know exactly what this means, but perhaps each of these servants bought a piece of land and turned around and sold it for twice the amount.

Or maybe they bought seed and planted a field and harvested double the yield.

Or maybe each of the first two servants invested the talents the Master had entrusted to them in some business deal that brought double the amount they
The point is these two servants **GAVE** back. They took what the Master had entrusted to their care very **SERIOUSLY**. They worked for their Master **WHOLE-HEARTEDLY** to validate the **TRUST** he had placed in them.

2. But then notice the reaction of the man who had been given just one talent.

   v. 18b  “he went off, dug a hole in the ground and hid his Master’s money.”

Here is a picture of wasted **OPPORTUNITY**. In fact, that is the primary focus of this parable, wasted opportunities.

Notice in contrast to the first two servants who “went at once to work,” this third servant “went off to dig a hole.”

……..He gave **NOTHING** back.

……..He **NEGLECTED** what the Master had entrusted to his care.

……..He **WASTED** what was not his to **WASTE**.

The servant who had been given five talents doubled it to ten.
The servant who had been given two talents doubled it to four.
And the servant who had been given one talent dug a hole and buried it.

As we move now to the third scene in this parable we see.

**III. The Day of Reckoning (vs. 19-30)**

1. Jesus says in verse 19........
v.19 “After a long time the master of those servants returned and settled accounts with them.”

(A) First of all notice, the day of reckoning for the first servant brought great **HONOR** and **REWARD**. (v. 20, 21)

20 The man who had received the five talents brought the other five. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’

21 “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!’

(B) The day of reckoning for the second servant also brought great **HONOR** and **REWARD**. (vs. 22-23)

22 “The man with the two talents also came. ‘Master,’ he said, ‘you entrusted me with two talents; see, I have gained two more.’

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!’

2. Although these two servants were not alike in their talents, they were alike in their **OBEDIENCE** to the Master, and in their **FAITHFULNESS** and **DILIGENCE**, and so they received a like reward.

But now notice.....

(C) The day of reckoning for the third servant brought great **DISHONOR** and **PUNISHMENT**. (vs. 24-30)

24 “Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’

26 “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?

27 Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

28 “‘Take the talent from him and give it to the one who has the ten talents.
29  For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.

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

3.  This third servant distinguishes himself from the other two in two ways:

   a. First notice his **ATTACK**. (v. 24b)

   24b  ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.

   The Greek word for “hard” used here is *skleros*, from which we get our English word *sclerosis*, as in the hardening of the arteries.

   Rather than accepting responsibility for his irresponsibility, this servant attacks the Master’s character. “I knew you were a hard man….you’re unforgiving….you’re unbending ….you’re unmerciful…..your ungracious….you’re too tough.

   By making these charges this servant was revealing he truly did not know the Master.

   b. Second, notice his **LACK**. (v. 25)

   25  So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’

   He doesn’t spend his Master’s goods on riotous living like the Prodigal Son in Luke 15. He doesn’t waste his master’s goods like the unjust steward in Luke 16. He simply did **NOTHING**! He is the image of wasted opportunities and therefore a wasted **LIFE**.

4.  What are we to make of this servant’s punishment?

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

   Many interpret this to mean this servant revealed he never really knew the Master and therefore was not truly saved and was cast into hell. They compare him to one of the “tares” among the wheat (Mt. 13:24-30, 36-43) and one of the “bad fish” caught in the dragnet. (Mt. 13:47-50)
Others interpret this to mean he didn’t lose his **SALVATION** but lost his eternal **REWARD**. Those who hold to this interpretation cite I Corinthians 3:12-15.

12 If any man builds on this foundation using gold, silver, costly stones, wood, hay or straw,

13 his work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each man’s work.

14 If what he has built survives, he will receive his reward.

15 If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames.

Because the LORD specifically said the servant was to be thrown into darkness (which is a place far away from the light of God, and that it is a place where there is “weeping and gnashing of teeth” (which describes hell) it would seem the first interpretation is correct. This servant never really knew the master. He was never truly saved.

**C O N C L U S I O N**

Like the servants in this parable, the LORD has entrusted you and me with gifts, responsibilities and opportunities in varying degrees.

Regardless of whether the Lord has entrusted you with much or with little, He does not want any of us to sit idly by doing nothing until He returns. He wants us to be investing our time, our talents and our treasures into His kingdom. He wants us to “give back!” He wants us to offer ourselves to Him as living sacrifices.

There are two principles we should learn from this parable. We see both principles in verse 21.

1. **The first principle is this:** Those who are trustworthy in the little things will be entrusted with greater things.

2. **The second principle is this:** You will never be used greatly by God until you learn to be faithful in what He has given
you to do now.

The challenge before us as we leave here tonight is to diligently be about the business the LORD has entrusted to each and everyone of us so that on that day when we stand before Him we will hear him say......

“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.”