

Matthew 25:14-30  
"The Talents"

--CEFC 2\24\19; 11\27\88

What does it mean to live faithfully as a follower of Jesus?

This question was very much on Jesus' mind during the final days before his crucifixion. Through his entire ministry, he had been proclaiming the coming of God's kingdom and he himself was that coming king who was now in the world— and his miraculous acts of healing and his authority over the demonic world were a demonstration of his royal rule. Expectation was growing that soon he would manifest his glory to all and bring judgment upon the forces that oppressed the people of God. He would finally cleanse this world of the powers of evil and usher in a new world of righteousness and peace.

But that was not to be. Jesus had other plans— plans that came from his heavenly Father, and plans that his disciples could not understand.

Jesus knew that he must first go to a cross and die a criminal's death— which would be a sacrificial death— in which he would bear the sin of his people. But he would not be abandoned to the grave. On the third day he would be raised from the tomb in a glorified body, signifying his victory over sin and death. He would ascend to heaven and from there send the Holy Spirit to bring his new life into the world among all who put their faith in him.

And he would come again— this time not as a baby in a manger, but as the great and glorious King that he is. He would gather his people to himself and judge the nations, and usher in a new creation— a new heaven and a new earth full of the glory of God.

To prepare his disciples for this coming reality, Jesus told several stories found in Matthew 24 and 25. He wanted them to know how they should live in the light of his going away and then his certain return.

And this evidence of life,  
this faithfulness that issues from faith that brings forth fruit--

then there is no evidence of life.  
and if our lives don't bear any fruit  
Those God forgives, he also regenerates--he gives new life,  
No, how we live does matter, for our lives bear witness to our faith.  
that we can live any way we like.  
that is, saying that how we live doesn't matter--  
as it is to say that we can get to heaven without good works--  
It is just as wrong to say that we can get to heaven by good works  
But there is an error on the other side--

which we simply receive empty-handed by faith.  
Our salvation is a gift of God's grace,

and the not the self-righteous and religious Pharisee,  
who went away justified in Jesus' mind,  
It was the tax collector who grieved over his sin  
Jesus came to save sinners, not the righteous.  
That's just wrong--

God will accept us if we are good enough.  
it says we are put right with God by our own efforts.  
On the one side is the error that we can get to heaven by our good works--  
that there are two opposite errors regarding the gospel message.  
This morning's story reminds us

We are to be his wise and faithful servants until he returns.  
A diligent, active, working faith, always on the alert--that's what Jesus expects from us.

Here he urges diligence.  
In the parable of the Virgins Jesus urges vigilance--  
Here he tells us to work.  
In the parable of the Virgins he tells us to watch;  
Here he says that we are to be active.  
In the parable of the Virgins Jesus says that we are to "be ready".

as Jesus moves without introduction from one to the other.  
the parable of the talents--comes hard on the heels of the story of the virgins.  
And the parable we consider this morning--

so that when the bridegroom comes they will be ready to go out to meet him.  
he speaks of the wise virgins who keep oil in their lamps  
Then, in the beginning to chap. 25

he will put him in charge of all his possessions" (Mt. 24:45-47).  
I tell you the truth,  
It will be good for that servant whose master finds him doing so when he returns.  
to give them their food at the proper time.  
whom the master has put in charge of the servants in his household  
First in Mt. 24:45-47 he speaks of "the faithful and wise servant

Our faithful living matters to God, and because it matters to God, it gives significance to everything we do. that is what this story is about.

**So what does faithful living mean?**  
We want to look at **five marks of the faithful life** that emerge from this story.

Turn with me back to Matthew 25:14--

First let's clear the ground by looking at this tricky word "talent" that is prominent in this parable. This story is traditionally called the Parable of the Talents, because the landowner gives each of his servants a certain number of "talents," before he goes away.

The English word "talent," as we all know, refers to some natural aptitude or ability-- whether it be mental, musical, artistic or athletic.

But our English word actually has its origin in a particular interpretation of this very story.

In Christian interpretation, the "talents" which the master gave his servants were seen as symbols for the natural abilities which God gives men and women-- abilities which he expects them to use for his glory.

There is nothing wrong with this as one application of this parable, but if we want to understand what Jesus intended we mustn't limit the word "talent" to an ability to play the piano or to paint a portrait or to putt a golf ball.

The Greek word for "talent" (τάλαντον) as Jesus used the word was a unit of currency-- that's why the NIV84 translates this as "**talents of money**," and the NIV11 goes even further and translates these "talents" as "**bags of gold**."

The NIV11 expresses the meaning of the word that way because a "talent" was the largest unit of money in the Greek world of Jesus' day. The note in my Bible says that a talent was worth more than a thousand dollars. Changes are it was worth much more than that.

At one time it was worth 6000 denarii, and if we understand that one denarii was considered fair pay for a laborer's day's work, we can appreciate just how much we're talking about. In fact, the NIV11 in its footnote that a talent was worth about 20 years of a day laborer's wage.

A Greek talent, then, is simply a unit of currency--a very large one at that--

and as in much contemporary pop music  
there is no necessary correlation at all between money  
and talent as we now understand the term.

It is wrong then to limit Jesus' words to certain natural or acquired abilities.

In fact if you read the story carefully, you see that  
the talents are not abilities

but are actually allocated on the basis of the abilities  
that people already have.  
The talents then represent "not the natural gifts and aptitudes which everyone has  
but the specific privileges and opportunities of the kingdom of heaven  
and the responsibility they entail."<sup>1</sup>

So it is better to see in this parable a general picture first  
of the extreme generosity of God as our Master  
who would entrust such wealth to his servants

and that wealth signifying the specific privileges and opportunities  
that come to each one of us.

And then this story points to the responsibility  
which comes with those gifts and opportunities--  
a responsibility to serve our Master, in matters great or small,  
wherever the opportunity arises.

It is a picture then of the general truth that  
**God's grace** entails a **responsibility** to live faithfully and wisely--  
and the contrast between the two good and faithful servants  
and the worthless servant who is thrown out  
is a contrast between those who live faithfully before God  
and those who do not.

With this contrast in mind, let's look then at the  
five marks of faithful living that are found in the story--

**I. First, notice the way the master allocates 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."**

They weren't all given the same, but it was to each according to his ability.

This is the first thing we need to consider about faithful living--  
**Faithful living means using the opportunities God gives you.**

Not all of us are called to preach to thousands like Billy Graham--  
Not all of us are called to give our lives to the dying in Calcutta  
like Mother Theresa.

God knows what your capabilities are.

<sup>1</sup> cf. France.

He gives to each of us certain opportunities  
certain avenues of service suitable to our situation--  
"each according to his ability"

Some mothers working at home with small children  
may feel like you can't do anything.  
Your opportunity and responsibility may be at home--  
loving and caring for your kids.  
Will you be faithful in the opportunities you have?

Others may be in a position to do much more in a much broader sphere--  
What will you do with the opportunities you have?

God deals with each of us individually--  
He never lays on us a burden too great for us to bear.  
What is important is what we do with what he has given us.

This parable has tremendous implications on how we view  
things like money and education.  
Do we see these as passports to positions of privilege?  
Guaranteeing our right to prestigious jobs  
and comfortable lifestyles?

Or do we see them as Jesus sees them--  
not as privileges but as responsibilities--  
as talents entrusted to servants to be used in service to the Master?

"To whom much is given, much is expected"  
How much has the Master given you?

Faithful living means using the opportunities you have wisely--  
don't worry if your opportunities are not as great as others.  
We shouldn't be envious or jealous of those who seem to have more.  
What God gives us is enough for what he wants us to do with our lives.

Both the servant with the five talents and the servant with the two  
received the same reward from the master.  
Both were put in charge of many things--  
and both were invited to share in their master's happiness.

They were both faithful, using the opportunities they had.

II. Now, when we compare the activity of the first two servants  
with that of the third  
we notice a second mark of faithful living--  
that is, that **faithful living means bearing fruit.**

Consider the two types of commercial management illustrated here.

It involves everything we do to bring honor to God—  
Fruit is everything in our lives that flows from faith.

so I think we should think of it very prosaically.  
Jesus never defines exactly what that fruit is.

Faithful living means bearing fruit—

He produces a crop, yielding a hundred, 60 or 30 times what was sown (Mt. 13:23).  
is the man who hears the word and understands it.  
for the seed that is sown on good soil,  
Faith without works is dead,

**“Not everyone who says to me, ‘Lord, Lord,’ will enter into my kingdom,  
but he who does the will of my father,” Jesus says.**

Thus, by their fruit you will recognize them” (Mt. 7:17-20).  
Every tree that does not bear good fruit is cut down and thrown into the fire.  
A good tree cannot bear bad fruit, and a bad tree cannot bear good fruit.  
“every good tree bears good fruit, but a bad tree bears bad fruit.  
I think of Jesus’ words from the Sermon on the Mount--

How can you tell whether a tree is healthy or rotten? by its fruit.

Because faithful living always bears fruit.  
Why was that?

worthy of the harshest punishment.  
it was reprehensible, Jesus says,  
but as a picture of the way we live our lives before God,  
Financially, there was nothing wrong with what this servant did,

was free from legal liability in case of loss.  
immediately upon receiving it  
In fact, anyone who buried a deposit of money  
burying money was regarded as the best security against theft.  
That may sound odd, but according to rabbinic law,  
He was entirely cautious--he took the money and buried it.  
But the third servant took a quite different course.

Who knows--whatever it was, they actively put their money to work.  
or they started a pottery business.  
Perhaps they bought land and then hired men to farm it,  
they were future capitalists, entrepreneurs as it were.  
No, there is a sense of activity and energy in what they do--

The first two men took their money and put it to work--  
which probably doesn't mean they simply turned their money  
over to a stock broker who then bought shares in Blue Chip stocks.

certainly, it includes exhibiting the fruit of the spirit—  
love, joy, peace, patience, kindness, goodness,  
gentleness, faithfulness and self-control.

But I think it can also include what we do between 8-5 Monday through Friday—  
what we often call our “work”—whatever that work may be.

I say that based on that passage from Ephesians we read earlier—  
where Paul encourages slaves  
who were certainly at the very bottom of the labor market,  
he urges slaves to use their work to honor God—  
“**serve [your masters] wholeheartedly,  
as if you were serving the Lord, not men,  
because you know that the Lord will reward everyone  
for whatever good he does, whether he is slave or free**” (Eph. 6:7-8).

God knows;  
and God sees;  
nothing that is done for him will go unnoticed and unrewarded.  
Earlier in Matthew Jesus had said,  
“**if anyone gives even a cup of cold water to one of these little ones  
because he is my disciple,  
I tell you the truth, he will certainly not lose his reward**” (Mt. 10:42).  
So Paul says in 1 Cor. 10:31-- “**so whether you eat or drink or whatever you do,  
do it all for the glory of God.**”

That’s how we bear fruit—  
and when the Master returns, he will examine that fruit.  
What profit will you have to show  
when he comes to settle accounts?

Faithful living means bearing fruit.  
Faithful living means using opportunities;

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### III. And a third thing comes out very clearly in this parable-- **Faithful living means taking risks.**

Our Christian faith is not something that can be buried  
to be dug up and presented to God when we finally stand before him.  
“Here it is, Lord.  
Here’s that faith that I proclaimed when I was 8 years old.  
I’ve buried it so that I could show it to you today.”

No, our Christian faith has to be lived, it must bear fruit,  
and in this fallen world, living in faith involves risk.

In this world, Christians run the risk of rejection and suffering,  
the risk of misunderstanding.

and in some places the risk of losing our very lives.  
we run the risk of being considered a fool or a bigot  
of being taken advantage of  
the risk of vulnerability

The Christian life of faith is risky simply because the Christian life of faith  
is a life of love  
and love is risky.

It is risky because love gives  
love thinks of others more than oneself  
love risks rejection.

You have to sympathize with that third servant--  
he was playing it safe--as safe as possible.

I had a football coach once who used to have this philosophy.

He used to make this very interesting statement that I'll never forget--  
he used to say, "90% of all football games are lost"  
He wasn't just talking about the games that we played, mind you--  
"90% of all football games are lost"

What he meant was this--  
Most games are lost because one team makes a costly mistake.

So he used to drill into us one phrase--  
"Avoid losing"  
"Avoid losing"

Play it safe. Don't make any mistakes.  
Let the other guy lose the game.  
"Avoid losing"

As much as that philosophy may work in football--  
and many doubted it even there--  
Jesus says you can't play that way in life--  
You can't just try to avoid losing--  
You'll never bear fruit that way.

I like the story about the farmer who was asked how his cotton crop was coming along.  
"Ain't got none," he replied.  
"Didn't you plant any?"  
"No," he said. "I's afraid of the boll-weevil."  
"How's your corn then?"  
"Didn't plant none. I's afraid there weren't goin' to be no rain."  
"How about your potatoes?"  
"Ain't got none. I's afraid of the potato blight."  
"Well, what did you plant then?"  
"Nothin'. This year I figured I'd just play it safe."

That's what the third servant did—he played it safe—he was just avoiding losing.

But I can assure that if you are led by his spirit to give generously to the poor, he won't allow you go hungry.

that the Lord will somehow be obliged to see that you win. This is not a promise that if you risk all your money buying lottery tickets though you don't always get what you want-- the Lord will prove himself faithful-- But to those who take the risk of faith,

there is an even greater risk in not following him and playing it safe. but as we'll see, Yes, there is a risk in following Jesus,

and I will have wasted my life for a lie. then I would be a fool,

and if he is not coming back-- if he didn't die and rise again, if he is not the Son of God, and if he is not who he says he is, You must put your faith in Jesus Christ--

I knew that becoming a Christian meant putting all your eggs in one basket. I remember wrestling with that idea as a teenager--

In no other religion are the stakes so high and the choice so momentous." is pre-eminently the gamblers' religion. "Without any disrespect, it must be said that Christianity One modern thinker, Alan Watts, states it like this--

**but whoever loses his life for his sake will find it (16:25)?**  
**Didn't Jesus say that whoever wants to save his life must lose it?**

and in the end he will reward you. that he your gracious Father in heaven who always knows what's best, Faith dares to risk it all on the faithfulness of God--

you might not get that promotion. There is risk in not going along with some unethical scheme at work-- I mean, Do you really believe that it is more blessed to give than to receive? you might need that money for something. There is risk in opening your wallet in generous giving-- they might break your dishes. There is risk in opening your home in hospitality to strangers-- You can't just play it safe--

playing it safe was in fact, very dangerous, as we'll see. But there was great irony in that strategy--

<sup>3</sup>Cited in Guinness, Doubt, p. 102

To be sure, there's nothing wrong with sound, conservative fiscal policy, but our Christian faith is not something to be conserved and hidden, but something to use, to exercise, to stretch and develop.

And only those willing to step out even when they can't see what's ahead, to trust God in the midst of uncertainty-- only those who trust him can ever experience God's trustworthiness.

Faith by its very nature involves risk.

At this point we have to mention one way this parable might have been applied when Jesus first spoke it.

Who was God's servant in the world then? Who had been entrusted with the treasures of God? Wasn't it Israel, and particularly the leaders of Israel? Wasn't it Israel's role to put those treasures to work in the life of the nation so that all the world might see the glory of the Lord?

But what had they done? Hadn't groups like the Pharisees been so fearful that the Law of God might be defiled that they isolated themselves from the world? Though myriad legalistic regulations, they insulated themselves from any exposure to those who needed to hear the healing message of God's holy love.

In their zealous passion for piety, they buried God's treasure in the ground. They were afraid to risk contamination, and Jesus was warning them that this treasure may soon be taken from them.

Couldn't that apply to us, too? We as a church have been entrusted with the glory of the gospel. How tempting it is for us to try to protect the gospel, and to preserve its purity by avoiding contact with the corrupting influences of the world.

Just stick to our Christian friends-- at our Bible studies and church meetings. Watch Christian TV, listen to Christian radio-- Read only Christian books and magazines. Only have Christian friends.

We dare not help with the homeless, we might hear some foul language. We dare not go to a neighbor's party, they might be serving alcohol.

Don't run the risk of exposure--  
bury the treasure in the ground.

But what good are we to the world  
if we never have contact with the world?  
And don't forget, God loves the world.  
In our desire to protect ourselves from harm,  
we become harmless and certainly not helpful.

But as the Puritan Richard Baxter said,  
"To do no harm is the praise of a stone  
not of a man" and certainly not of a church.

Or I think of the words of Dylan Thomas--  
"Those with no arms have the cleanest hands."

That reflects the words of Prov. 14:4 --  
"Where there are no oxen, the manger is empty, [it is clean] (רָצוּן)  
but from the strength of an ox come abundant harvests."  
An empty manger is easy to take care of--no mess there.  
But with the mess of an ox comes the possibility of great gain.  
So it is with risk--  
no risk, no reward.

Will we hear our Master say,  
"Take the talent from him and give it to the one who has the ten talents."  
--he's a worthless servant.

Burying your opportunities in the ground --  
That's just trying to avoid losing.  
But Jesus says that if all you do is try to avoid losing,  
you will ultimately lose everything you have.

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So why was the third servant unwilling to take such risks? (vv. 24, 25)  
Look at what he says--  
v. 24--"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.  
So I was afraid and went out and hid your talent in the ground.  
See, here is what belongs to you."

I have to say, there is nothing in this story to suggest that what this servant says is true.  
This master had been incredibly generous and trusting in giving these slaves  
such huge sums of money to work with  
and look at the incredible reward he bestows on the first two servants--  
inviting them to join in his joy,  
giving them even more wealth to manage.

There's nothing stingy about this man.

This seems much more likely to be a projection of this slave's own character onto his master. He's talking more about himself. He has a bitter spirit that fails to appreciate the opportunity he has been given and the great reward that could be his. It was his own estimation of his master that is the ultimate source of his own hard heart. Do you have such a distorted view of the God we worship? Are you afraid of what he might do if you take some risk of faith and somehow fail?

This third servant thought that self-interest dictated that he be as safe as possible.

Besides, what was the use? If he risked the money and succeeded, his master got the profit. If he risked the money and failed, he got the blame. Why bother? Why run the risk at all?--what did he have to gain?

And notice, too, in v. 25 his detachment from his master's money--

"I hid your talent."  
"here is what belongs to you."

At the heart of it, it seems, this servant had failed to see that **IV. Faithful living means making your master's interests your own.**

You can tell a healthy and usually a successful company when you walk onto the shop floor, or in the manager's offices, and people talk about the company in the first person--  
"We do things this way."  
"Our product is a good one."

There's a sense of identification with the company-- a sense of belonging, of ownership, so that their interests are united with those of the company. This is why profit-sharing plans that are so popular.

And what's true of an employee of a healthy company should also be true of a Christian in a relationship with Christ.

Jesus is looking for those he can put in charge of many things. He wants to make us his partners. He wants us to share in his joy. But who entrusts their belongings to those who only care about themselves?

**Faithful living means making Christ's interests your own--** that's the essence of being a good and faithful servant of Christ. And that's the essence of being a Christian--

renouncing self  
 reminding the role of Master  
 which we assume for ourselves  
 and becoming a servant—  
 a loving and willing servant of the Lord Jesus

Jesus as God's own son, in his love, identified himself fully with us,  
 and he died for our sin and through God's power was raised from the dead  
 to a position of all authority at God's right hand.

Now, he calls us to identify ourselves with him,  
 to turn from our interests and to embrace his  
 to become a member of his kingdom as we accept him as our Lord.

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And I might add--this kind of identification is essential  
 at the church level, too.

When you speak of the church here,  
 do you speak of "they" and "them"  
 or of "we" and "us"?

Have you made your interests coincide  
 with the interests of the body of Christ here?

This is a sure sign of a healthy church--  
 and in Jesus' view--of faithful living.

The faithful servant is concerned supremely  
 with the interests of Christ in this world--  
 Can he entrust his property, his purposes, to you?

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Faithful living means making Christ's interests your own.  
 Faithful living means taking risks.  
 Faithful living means bearing fruit.  
 Faithful living means using opportunities.

And finally,  
**V. Faithful living means having a great hope.**

Make no mistake, there is a strong warning in this parable.  
 The master did not take kindly to the detachment of the third servant.

v. 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?  
 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.'  
 Take the talent from him and give it to the one who has the ten talents.  
 For everyone who has will be given more,

Whoever does not have, even what he has will be taken from him, and he will have an abundance.  
And throw that worthless servant outside,  
into the darkness, where there will be weeping and gnashing of teeth.”

There will be those who will be cast outside into the darkness,  
where there will be weeping and gnashing of teeth.  
Their faith was fruitless.

They were full of fear  
and had no interest in furthering the interests of their master.  
And in the end, they will be rejected by the Master.

But this will not be because the master is hard or merciless.  
No, it was this master who graciously conferred on his servants  
the honor and dignity of sharing in his work  
and caring for his property  
and he gives to each according to his ability.

Ours is a gracious Master--one who has, in fact, demonstrated himself  
what it means to be a true servant--  
God's servant and ours.

As we come humbly before the Lord Jesus--  
denying ourselves, confessing our failures and recognizing our weakness--  
as we live faithfully before him as his servants,  
we have nothing to fear.

Instead, we have a great hope--  
sharing in the eternal joy of our master.  
What a glorious thought!

So, whether or not you have musical ability or artistic talent,  
or any talent at all—it doesn't matter.

If you are a follower of Jesus,  
you have been entrusted with some of his goods, his resources,  
that is, you have been given opportunities to further his interests in the world.  
And, consequently, you have a responsibility to live faithfully  
before your Lord.

There's no place for a profession without practice--  
a do-nothing Christianity.

Our responsibility before our Lord is too great;  
Our opportunities are too numerous.  
Are you willing to take the risk of faithful obedience?

If you do, you will have a great hope--  
a hope that will never disappoint.

May we each take up that responsibility afresh today--

in whatever way the Lord presents us  
as we long to hear those gracious words,  
"Well done, good and faithful servant."

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Prayer—

"until I come back"—the master will return—  
and when he does, will he find faith on the earth?

Song--Trust and Obey

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

Matthew 25:14-30  
"The Talents"

We are to wait in hope for Christ's coming in glory, but in the mean time he expects us to live with a diligent, active, and working faith. The parable we consider this morning drives this point home as we consider **five marks of faithful living** that emerge from this story. May we take them to heart so that we might hear those wonderful words: "Well done, good and faithful servant."

1. Faithful living means using the opportunities God gives you.

2. Faithful living means bearing fruit.

3. Faithful living means taking risks.

4. Faithful living means making your master's interests your own.

5. Faithful living means having a great hope.

“Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.” -1 Cor. 15:28

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Sermon Response:

**"The Talents"**  
Matthew 25:14-30

- In what ways has the Lord entrusted you with resources (gifts) that you can put to work in his service?
- Why do we say both that you cannot go to heaven by your own good works and that you cannot go to heaven without good works? What place do our good works have in our understanding of the gospel?
- How does this parable affect the way you look at your work?
- How does your faith in Christ involve risk? How have you taken risks because of your faith?
- How do you make Christ's interests our own in the way we live?
- The Bible's work ethic is "Put this money to work until I come back." Why is that last phrase—"until I come back"—so important as we consider the significance of our work? How does the prospect of hearing those words "Well done, good and faithful servant" motivate you?