MATTHEW’S PARABLE OF THE TALENTS:

A STORY OF FAITH

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by
Terry Barnes
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http://terrybarnes.us

tb@terrybarnes.us
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CHAPTER ONE
INTRODUCTION

In Matthew chapter 25 in the midst of a series of stories, Jesus tells the parable of the talents, the longest parable recorded in Matthew.\(^1\) The parable of the talents tells a story of an exceedingly wealthy master who entrusts to his servants very large sums of money, then departs on a journey. After a long time the master returns and asks for an accounting from those servants concerning their actions. Those who worked hard were praised and rewarded by their master. The one who produced no monetary gain did not fare as well.

A casual reading of the parable might lead one to the opinion that its meaning and application are self-explanatory. A casual reading of commentaries will destroy such a notion.

Many commentators fall into the “use it or lose it” interpretation; a person’s gifts, abilities, and talents are to be used for the cause of Christ or that person will suffer their loss. The ultimate point of the parable usually made in this interpretation is the concept that Jesus is commanding his followers to work diligently while awaiting his return. This is a classic understanding that has commonly filled the pages of commentaries over the years. In fact, the modern day usage of the word “talent” to mean an ability or natural gift was derived from this parable.\(^2\)


Morris’s views are quite representative of this “use it or lose it” interpretation. He understands the parable to be a clear warning to the followers of Christ. Jesus’ followers must use their talents (gifts and abilities) to the maximum or else forfeit them.3

There are many variations of this common theme. Hagner calls it a parable about fulfilling personal responsibility.4 Hare claims that the parable focuses on the “obligations of those who have been granted special gifts.”5 Trench views the parable as one in which Christians will have to give an account for the gifts with which they have been entrusted.6 Furthermore, the parable is a stern warning to those who hide their talents.7 Solidly in the “use it or lose it” camp, Argyle writes, “Gifts unused are lost, whereas the reward for service is further service.”8

Faithfulness in works is an aspect that often dominates these interpretations. Drane neatly falls into this classification by combining faithfulness, or individual responsibility, with final accountability.9 France classifies the parable as one that teaches “responsible activity.”10 Wenham concludes that the parable stresses “the need for work

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7 Ibid., 94.


and productivity” as contrasted with sloth.\textsuperscript{11} Glasscock believes the point of the parable is the entrusting of “valuable property” to faithful servants in contrast to wicked servants.\textsuperscript{12}

Phillips also believes the parable of the talents to be a parable of accountability.\textsuperscript{13} In a slight variation of this theme, though still clinging to the idea of accountability, Boice links the parable of the talents to the following parable of the sheep and the goats and categorizes both of them as parables of judgment.\textsuperscript{14} Also dealing with judgment and within the context of a study on hell, Peterson notes that untrustworthy or worthless servants, those who do not use their resources for God, will be cast out into the darkness.\textsuperscript{15}

Other commentators attempt to focus on, or at least consider, motivation. Garland dwell a great deal on the aspect of the fear of the unprofitable servant along with the paralyzed inaction that it produced.\textsuperscript{16} Kistemaker contrasts fear with the confidence with which the slothful servant should have acted.\textsuperscript{17} Blomberg also notes the aspect of fear; however, he explains the parable in terms of the believer’s stewardship of God’s entrusted resources.\textsuperscript{18}

\begin{itemize}
  \item \textsuperscript{11} David Wenham, \textit{The Parables of Jesus} (Downers Grove, IL: InterVarsity Press, 1989), 84.
  \item \textsuperscript{12} Ed Glasscock, \textit{Matthew}, Moody Gospel Commentary (Chicago: Moody Press, 1997), 489.
  \item \textsuperscript{13} John Phillips, \textit{Matthew: Exploring the Gospels} (Neptune, NJ: Loizeaux Brothers, 1999), 466.
  \item \textsuperscript{14} James Montgomery Boice, \textit{The Parables of Jesus} (Chicago: Moody Press, 1983), 201.
  \item \textsuperscript{16} David E. Garland, \textit{Reading Matthew: A Literary and Theological Commentary} (Macon, GA: Symth and Helwys, 2001), 246.
  \item \textsuperscript{17} Kistemaker, \textit{Parables}, 124.
\end{itemize}
Gundry, though still focusing on works, is representative of those who take a different view by understanding the parable as one that shows good works as defining watchfulness—what it means to watch for the Lord’s return. However, overtly taking the notion of works to quite a different viewpoint, Keener refers to the parable of the talents as the story of the industrious and the lazy managers. In his view, the focus for the parable’s application is on the faithfulness of believers in doing the work Christ has called them to do during his absence. Furthermore, those disciples who neglect the master’s resources will be damned.

The common theme of these various interpretations is the notion of individual work, responsibility, effort, or faithfulness; the consensus for the application of the parable of the talents centers on the believer’s self-effort. Yet serious, doctrinal problems arise from these common interpretations.

If the point of Jesus’ teaching in the parable of the talents is indeed self-effort, faithfulness, or works, then based solely upon the context of this parable, one is confronted with the alarming possibility that the difference between those who enter the joy of the master from those who are cast into outer darkness is simply diligent labor. In short, if these interpretations are taken to their extreme, logical conclusion, they are ultimately teaching a works-based salvation, or if the notion of outer darkness is downplayed, then a works-based sanctification. These interpretations superficially create an irreconcilable contradiction with biblical, systematic theology. Did Jesus teach that the

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21 Ibid., 601.
difference between eternal life and eternal condemnation is simply believing on him (John 3:18), or did he teach in this parable of the talents that we must work in his absence or suffer dire, eternal consequences?22

It would be grossly unfair to accuse these cited commentators of teaching a works-based salvation. Yet their remarks concerning the parable of the talents are arguably ambiguous. Most fail to make the crucial connection between faithfulness to Christ and faith in Christ explicit. Thus confusion abounds within the church concerning the parable’s interpretation.

It must be understood that self-effort, activity, or works is not the primary meaning of the parable of the talents. Though faithfulness is indeed important in the life of the believer, what is too often overlooked in interpretations is that Matthew’s parable of the talents is essentially a story concerning faith.

This primary message of faith may not be readily seen from a casual reading of the parable. Two major hindrances to understanding this message of faith will be noted here.

The first hindrance is the archaic belief that because they are stories, parables neither teach nor need to be fully reconcilable with biblical doctrine. This problem originally was fostered throughout much of church history as parables were often over-allegorized in their interpretations.23 Though the objective of allegorizing parables was

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22 Matthew’s theology is quite clear, and it is not a works-based salvation. In answer to the question of who can be saved (19:25), Matthew records our Lord’s words, “With man this is impossible, but with God all things are possible” (19:26b, ESV). For a brief summation concerning this issue, as well as faithfulness in discipleship, see David K. Lowery, “A Theology of Matthew,” A Biblical Theology of the New Testament (Chicago: Moody Press, 1994), 57–59.

not to negate biblical truth but rather to find a “deeper meaning”\textsuperscript{24} within the text, the end result was often just that, a contradiction of biblical doctrine.

An example of the neglect of biblical doctrine in the interpretation of a parable can be demonstrated from one interpretation of the parable of the unforgiving servant (Matt 18:21–35). In this parable, the king pardons his servant just for the asking. The errant conclusion, allegedly based on the parable, is that God will also forgive anyone simply on the basis of prayers, sincere or otherwise, without the necessity of any sacrifice for sin.\textsuperscript{25} Needless to say, nothing could be further from the truth.

Unfortunately, this notion that the meaning of parables may contradict biblical doctrine still appears in modern scholarship. As one example, noting that common interpretations of the parable of the talents conflict with evangelical belief, Carpenter dodges the issue of doctrinal reconciliation as a “task for systematic theology.”\textsuperscript{26}

If the parables of Jesus in their primary meaning contradict biblical doctrine, then this leads to the logical and horrendous conclusion that Jesus taught doctrinal error. One is left with the paradoxical notion that Jesus was teaching spiritual truth by the medium of a story that somehow was not truthful. This notion is contradictory in its logic and directly opposed to Scripture itself. Certainly 2 Tim 3:16 should dispel this idea forever. To entertain the idea that a parable in its primary meaning contradicts doctrine attacks the veracity of Scripture.


\textsuperscript{25} Trench, \textit{Notes on the Parables of Our Lord}, 17.

Sensitive to doctrinal implications of the parable of the talents and in an effort to square his interpretation with systematic theology, Phillips asserts a minority opinion among commentators that the unprofitable servant was not really damned. Phillips claims that this servant was not guilty of gross sin but rather neglect; he was still a servant who was saved.27 In a similar vein, Argyle proposed that the parable teaches that the “punishment for failure to serve is to be deprived of the opportunity to serve.”28

Unfortunately these modified conclusions, despite their attempt not to ultimately contradict systematic, biblical theology, destroy the primary meaning of the parable and the pointed truth that Jesus was communicating. Therefore it must be noted that either ignoring biblical truth in the interpretation of the parable, or incorrectly forcing biblical theology into the story’s interpretation, will both lead to an incorrect conclusion of Jesus’ intent.

As this thesis will demonstrate, the main point of Jesus’ teaching in the parable of the talents is indeed an accurate statement of biblical, systematic theology. The message of the parable is a simple message of faith.

The second hindrance to understanding the parable of the talents as a message of faith, perhaps the major hindrance, is the failure to understand common story techniques that Jesus employed to convey his message. These techniques become clearer as they are also seen in other parables.

First of all, the power of the story resides not so much in what it tells, but rather in what it shows. For example, in the parable of the rich man and Lazarus (Luke 16:19–31),

27 Phillips, Matthew, 468.

Jesus never tells why Lazarus is in Abraham’s bosom, but he clearly shows why. In the parable of the two sons (Luke 15:11–32), Jesus tells his audience nothing about God, yet he clearly shows the heart of the heavenly Father. In the parable of the vineyard laborers (Matt 20:1–16), Jesus tells his audience nothing about grace, yet the story clearly shows that profound truth.

Secondly, Jesus often showed truth by the use of contrasts. Sometimes a negative course of action might be shown by which the audience can clearly infer the positive course that should have been taken. Sometimes, as in the parable of the unforgiving servant (Matt 18:21–35), the contrast between forgiveness and unforgiveness was first clearly shown, then the correct course of action was not inferred but told. The parable of the Pharisee and the publican (Luke 18:9–14) is another classic example of the use of contrasts in stories. The parable of the sheep and the goats that follows the parable of the talents makes use of contrast to showcase its meaning. Parables often teach their one basic truth by use of contrast, or a single comparison within the story.29

Jesus often used the technique of a pivot point, or hinge, that changed the direction or thrust of the story. Such a pivot helps to clarify or showcase the meaning of the parable. The bridegroom’s statement, “I do not know you,” in the story of the ten virgins, clearly pivots the story from the physical world to the spiritual, indeed with major eschatological implications. The parable of the talents has a similar pivot point, and recognizing this point helps understand Jesus’ intent.

Though parables are told in narrative style, it must also be kept in mind that they will often contain figurative language to convey spiritual truth. Some of this imagery

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29 Kistemaker, Parables, 10.
transcends or exaggerates the common place setting of first century Palestine and clues the audience that spiritual truth was being taught. The parable of the tenants (Matt 21:33–44) and the parable of the wedding feast (Matt 22:1–14) are two examples of parables that use such imagery. Jesus used this technique in the parable of the talents so that his listeners (and the later gospel readers) might make correct application to their lives.

Clearly the purpose of the parable of the talents, as with all of Jesus’ parables, is to communicate truth. If Jesus told this story to convey truth, then was he communicating the necessity of diligent labor and self-effort, or was he communicating faith? Certainly, as many commentators have been quick to note, Jesus told a story concerning faithfulness. However, it must be emphasized that Jesus showed a story concerning faith towards himself.

In the context of his Second Coming, Jesus was teaching his listeners how to be prepared for his return. The heart and the point of this parable, that all too often is overlooked, is that preparation must be made for his return by first responding to him by faith. Outward actions are used in this parable as mere reflections of the faith, or lack of faith, that resides within an individual’s heart. This faith is not some vague, ethereal religious notion focused on some intangible God. Instead, this faith rests upon the very person, character, integrity, and indeed the very words of the Lord Jesus Christ.

This thesis will demonstrate Jesus’ intended message of faith. In chapter 2, a parable will be defined, an overview of interpreting parables will be presented, common parable techniques will be explored, and the context of the parable of the talents will be established. The parable will be unpacked in chapter 3 including its setting, what talents actually are, the master’s expectation, and what was meant by the intriguing comment,
“the joy of your master.” Chapter 4 will cover the crucial pivot of the parable, and then the unfaithful servant will be shown and contrasted with the two faithful servants.

The conclusion of this thesis is clear; the parable of the talents is primarily a story of faith. Jesus was teaching that to be ready for his return, to “watch,” means that an individual has first responded to him by faith. Actions and works, though not the primary emphasis of the story, are an indication of that faith that dwells within the person, just as inactivity will be a response to the lack of faith within an individual. Jesus is not commanding his followers to work; he is teaching all who hear to respond to him by faith.

This original faith message of the parable must be accurately understood before correct applications can be made in the lives of today’s readers. By analyzing the parable as a story, this faith message will become clearer. This thesis will unpack Matthew’s parable of the talents.
CHAPTER 2

THE CONTEXT OF THE PARABLE

Parables Defined

Defining a parable within the context of the first century Jewish culture is not as easy as one might suppose. From the Old Testament, it is the Hebrew word *mashal* that is translated today as parable. Yet it must be noted that the *mashal* can appear in many different forms with a wide range of applications.¹

For example, not only will the Old Testament parable appear as a story, but it may appear in the form of a proverb, as found in Ezek 18:2–3. The parable may appear in the form of a taunt, as is found in Isa 14:3–4. The parable may appear as a riddle, as in Ps 49:4, or even in the form of an allegory, as found in Ezek 17:2–10.

Jesus also used different forms of parables in his teaching. One form he used was the metaphor or figurative saying, such as can be found in Mark 7:14–17. He also used the form of a simile or similitude, as can be found in Mark 4:30–32. And of course, Jesus made use of the story parable, such as the parable of the talents found in Matthew chapter 25.

This is what the concept of a parable encompassed in the days of the original audience of Jesus. The term parable will now be more narrowly defined.

Perhaps a useful definition, in an attempt to dispel confusion generated from its broad usage in Scripture, would be a “figure of speech in which there is a brief or

extended comparison.”² Though certainly not covering all of the cultural usages of the term, this definition at least provides the reader with not only a definition but also a generalized purpose for the parable; it is used as a comparison.

A more precise and technical definition for a parable would be “a figurative narrative that is true to life and is designed to convey through analogy some specific spiritual truth.”³ Parables make use of the commonplace settings and events of everyday life (in the case of Jesus’ parables this would be first century life in Palestine) to reveal abstract truth. Wenham correctly notes that parables are truly “down-to-earth, real-life stories.”⁴

Perhaps a more common and popular definition for a parable would be simply an earthly story with a heavenly meaning.⁵ Though simplistic, this practical definition is highly effective for the churches of today in explaining and understanding what a parable is.

As already implied, parables were well known to the first century Jewish culture. Rabbis of that period often used parables as a teaching tool.⁶ The thrust of rabbinc parables, however, was typically to clarify the law.⁷ The stories Jesus told, the

⁶ Ibid., 10.
comparisons he made, would be for much different purposes. For example, Jesus taught what God was like (Luke 15:11–32), what it means to forgive (Matt 18:21–35), what it means to be a neighbor (Luke 10:30–37), and even what hell is like (Luke 16:19–31).

Not only did first century rabbis use parables, but also the original audience to whom Jesus taught would have been familiar with many of the more notable parables of their Scriptures. Without question, many Old Testament writers made use of this practical, literary technique. One famous parable is found in Isa 5:1–7. In this story God equates Israel and Judah with a vineyard and, through the power of story, pronounces judgment upon his people.8

Another famous Old Testament parable is found in 2 Sam 12:1–7. This is a simple story about a wealthy man with great herds who took his neighbor’s pet lamb, just to satisfy a present need for hospitality. The significance of this story lies in the fact that the prophet Nathan told the parable to King David. The prophet, through the power of story, showed to the king his sinful and wicked actions that in turn facilitated his repentance.

Parables were very well suited to the practicality of the Jewish mindset. This mindset had a pronounced desire to reach conclusions, and these conclusions must in turn lead to practical action.9 Parables have the power to take abstract ideas, or spiritual truths, and convert them into practical applications in life.

The aspect of comparison will now be briefly explored. Parables in effect place two items or ideas beside each other. The first is a well-known, practical, everyday picture of life. The other is a spiritual truth that is being taught. The comparison of these

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9 Barclay, *And Jesus Said*, 12.
two items or ideas comprise the spiritual lesson that the teacher, and in this case Jesus, teaches.10

The parables of Jesus also have a universal appeal in that they transcend the Jewish culture in which they were originally told. The capacity of the story to paint a picture within the mind of the audience lends itself as a powerful tool in communicating abstract and spiritual truths.11 Jesus used parables to make his teaching comprehensible for all ages. The audience is first persuaded to pass judgment on something with which they were well acquainted (such as King David did in 2 Sam 12), and then to transfer that judgment to something that they had not yet considered.12 In this manner parables illumine spiritual truth.13

**The Interpretation of Parables**

As with many other biblical matters, the interpretation of the parables of Jesus has been an issue of debate within the church. Throughout most of church history, parables have been interpreted as allegories.14 Indeed, this was the dominant interpretation from the time of the church fathers to approximately the middle of the nineteenth century, with the notable exception of the reformers.15 In an allegory, characters and objects within the

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11 See the essay, “What Does God Look Like?” located in the Appendix.


stories represented something other than themselves. After all these details were assembled and explained, then the “spiritual significance of the story was determined.”  

Serious problems arose from allegorizing the parables. Without question, allegorizing the stories of Jesus induces a great subjective element into their interpretation. Subjectivism, in effect, allows the interpreter to read into parables whatever brand of theology he may hold without concern for what Jesus may have intended. Allegorizing of parables not only ignores the original intent of the biblical writer but also the immediate context in which Jesus told the story.  

For example, the story of the two sons (Luke 15:11–32) was specifically addressed to the Pharisees. This truth is revealed within the immediate context of the story, within the first two verses of Luke’s fifteenth chapter. The story of the good Samaritan (Luke 10:30–37) was told in response to a question concerning the law and who one’s neighbor is (Luke 10:29). Therefore, far from being intended to convey a hidden meaning in every detail, as in an allegory, parables were simply meant to illustrate and drive home a particular point. Understanding this particular point mitigates against the tendency of the interpreter to allegorize the story.  

Moving away from the allegorizing of parables has been a long process for the church. As already stated, the most significant historical exception to this view prior to

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16 Blomberg, Interpreting the Parables, 16.


18 Any discussion of interpreting the parables of Jesus immediately forces one into a study of biblical hermeneutics. How one interprets parables is merely a subset of how one interprets Scripture as a whole. For a superb review of hermeneutical principles, especially as they apply to current and questionable trends in biblical interpretation, see Robert L. Thomas, Evangelical Hermeneutics, the New Versus the Old (Grand Rapids: Kregel, 2002).

the nineteenth century came from the reformers, partly as a consequence of their reading of Scripture in the literal sense. Yet despite such efforts, especially on the part of Calvin, the church as a whole still clung to the allegorical method when interpreting parables.

The late nineteenth century, due in part to the work of Jülicher, became the turning point for the interpretation of parables. Jülicher pointed out the difference between parables and allegories. Allegories contain a series of symbols that need to be interpreted. Parables, on the other hand, contain but a single point of comparison. In effect, each parable is a single picture which “sets to portray a single object or reality.” Jülicher proposed that the parables of Jesus were “simple and straightforward comparisons.” Thus academic scholarship began to move the church away from the viewpoint of allegorizing parables.

Unfortunately, Jülicher not only threw out allegorizing as interpretation, but he also threw out allegory as a literary form in the understanding of parables. As will be noted later, parables clearly contain allegorical elements. However, Jülicher’s work has been extraordinarily influential in the understanding of parables today.

Dodd and Jeremias built upon the work of Jülicher by dislodging the thinking of the interpreter from his own contemporary time to that of the original audience of first

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20 Stein, *An Introduction to the Parables of Jesus*, 49.
21 Ibid., 52.
23 Stein, *An Introduction to the Parables of Jesus*, 53.
25 Ibid., 592.
century Palestine.\textsuperscript{26} They sought to understand the original setting in which Jesus taught. As a hermeneutical principle, the author’s intent must precede the reader’s application. Today, modern scholarship generally rejects the tendency to allegorize the parables of Jesus and instead focuses on their one main point.\textsuperscript{27} This is not to imply that parables do not contain allegorical elements. Clearly in the story of the two sons (Luke 15:11–32), the father represents God, the older son represents the Pharisees, and the younger son represents tax collectors and sinners, as can be derived from the context of the first several verses of the chapter.\textsuperscript{28} Yet the story in itself is not an allegory, nor should allegorizing be used in its interpretation.

However, in this vein it must be noted that some scholars such as Blomberg, who has been referenced heavily in this thesis, believe in moving the interpretation of parables back toward the direction of the allegorical. His claim is that these stories probably make more than one main point.\textsuperscript{29} However, this opinion is in minority and holds little application to this thesis.

As a fundamental hermeneutical principle, if the biblical text is to be understood in its literal or normal sense, to interpret a parable the reader must first understand the historical and cultural context in which it was told. Second, the reader must understand the undergirding spiritual setting that prompted the telling. This involves understanding the specific question or incident that may have prompted the telling of the story, or the spiritual or teaching context in which it was told. This spiritual setting can usually be

\begin{itemize}
  \item Stein, \textit{An Introduction to the Parables of Jesus}, 55.
  \item Blomberg, \textit{Interpreting the Parables}, 16.
  \item Kistemaker, \textit{Parables}, 15.
  \item Blomberg, \textit{Interpreting the Parables}, 21.
\end{itemize}
discerned from the textual context in which it appears. This procedure will clarify the original truth or message as it was first given to the original audience.

The reader must remember the obvious fact that the parables of Jesus are contained within the pages of Scripture. Since all Scripture is inspired by God (2 Tim 3:16), it also goes without saying that parables are God-inspired. Yet what has been often overlooked is the crucial fact that parables, in their central and main point, are also profitable for doctrine. The main point of a parable, the point of comparison, must agree theologically with the rest of Scripture. Jesus used the technique of story, not primarily to entertain, but to communicate truth to his audience. The message of faith in the parable of the talents communicates a theologically accurate spiritual truth.

*Common Parable Techniques*

The power of the parable, or any story for that matter, resides more in what it shows the audience as opposed to what it tells. Showing, such as by contrasts or analogies, has a far greater impact upon the audience than a mere narration or itemization of facts. Telling merely delivers information to the intellect. Showing wraps a picture with emotion and delivers it, not only to the intellect, but also deep into the very soul of the audience.

Kingsbury notes that Matthew makes use of both methods. In the gospel account, showing and telling are the two methods primarily used to bring life to the characters that appear in the gospel. Furthermore, Jesus used these methods in the parables that he told.

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Written to today’s writing and publishing industry, editors Renni Browne and Dave King explain the difference between showing and telling. Telling in a story is essentially a narrative summary. It imparts facts and information. In short, it tells the audience the story, sometimes even what to think.  

Showing, on the other hand, describes an immediate scene that draws the audience into the story. The storyteller often uses action or dialogue to show pertinent information to the audience. In this manner, characters can speak and act for themselves and the audience can watch these characters react to one another. Showing never tells an audience what to think, but rather the technique leads the audience into the story where they are then allowed to draw their own conclusions. Showing is far more powerful in imparting truth to an audience, and Kingsbury is absolutely correct in his observation that “‘showing’ is preferred to ‘telling’.”

For instance, to say a home is beautiful is an example of telling. To describe the home’s waxed wooden floors, ornate banisters, wide bay windows, multiple stone fireplaces, and massive cedar beams shows the audience, all the while allowing them to reach their own conclusions, something of the home’s beauty. Showing in a story demonstrates respect for the audience, and it makes it easier for the storyteller to draw them into his story.

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33 Ibid.


35 Ibid.

In the Old Testament as already noted, Nathan made inspired use of this technique. Nathan *told* David a story about a rich man, a poor man, and a lamb. But Nathan *showed* David the heart of a sinful, covetous, and adulterous king. In the following confrontation, David made the correct connection that in turn led to his proper response.

Jesus also used the technique of showing to communicate his messages. For example, in the parable of the two sons (Luke 15:11–32), Jesus never uses the words publican, Pharisee, or even God. In fact, Jesus tells his audience nothing about these groups of people. Yet using the powerful medium of story, and as already noted, Jesus clearly shows his audience something about all three, especially the heart of the heavenly Father. Jesus used a story about workers in a vineyard to show his audience something about grace (Matt 20:1–16). Jesus told a story about a despised Samaritan lending aid to a crime victim to show what it means to be a neighbor (Luke 10:30–37).

These elements of showing and telling are also present in Matthew’s parable of the talents. Jesus tells his audience that a master distributed talents to his servants in the amounts of five talents, two, and finally one talent, and then departed on a journey. A clear itemization of facts has been related to the audience. However, later in the story when Jesus, through reciting dialogue, relates the master’s praise of the first servant, the audience is shown a great deal about the master, including his massive wealth. Jesus tells his audience the actions of the slothful, third servant, but he shows why this servant is wicked. The depth and power of a story, including the parables of Jesus, reside in what it shows the audience.
Another common technique that Jesus used in his parables was the technique of contrast. Referring again to the story of the good Samaritan (Luke 10:30–37), Jesus contrasted the despised, Samaritan hero with a respected priest and a Levite. This contrast showed the audience the proper course of action by defining a neighbor. Also, Jesus contrasted the poor Lazarus with the rich man in hades (Luke 16:19–31) not as a statement that one’s eternal destiny is based on one’s economic status. Instead, the story showed that not heeding Moses and the prophets was clearly why the rich man was in hades; and therefore by contrast, heeding Moses and the prophets was why Lazarus was in Abraham’s bosom. The technique of contrast drove home the truth. In the parable of the talents, two diligent workers will be contrasted with the one slothful servant. When the audience is shown why the wicked servant is wicked, they will be able to infer, through the technique of contrast, what motivated the first two faithful servants.

Often in his teaching, Jesus would greatly exaggerate a concrete example to his audience far beyond the everyday world in order to showcase a profound truth. For example, in John 10:11–15, Jesus identifies himself as a good shepherd who lays down his life for the sheep. In the commonplace world, no shepherd would die for any sheep. True, the owner of the flock would take greater personal risks for the flock than the hireling who flees, just as a business owner would defend his property against rioters during a time of civil unrest. Yet no business owner intends to die for his property, just as no shepherd intends to die for his flock. When David rescued lambs from the lion and bear, he was willing to take personal risk, but he certainly had no intention to die for the lambs (1 Sam 17:34–35). Therefore, when Jesus said that he will lay down his life for the
sheep, he uses the technique of exaggeration to transcend the commonplace setting of the culture to emphasize a dramatic spiritual truth.

This technique of exaggeration also appears in the parable of vineyard laborers (Matt 20:1–16). In this story, the landowner intentionally overpays his workers without regard to their length of labor, a horrid business practice both then and now. Yet this exaggeration shows the reader something about the grace of God. As will be noted later, this exaggeration technique will also appear in the parable of the talents when Jesus uses the phrase, “the joy of your master.”

Parables often contain a pivot point. This pivot might be an action or simply just a word. Typically, the pivot comes as a surprise in the story, and it is used to change the meaning or point of the parable. For example, in the parable of the dishonest steward (Luke 16:1–9), the rich man commends dishonest actions, no doubt to the surprise of Jesus’ audience. Yet this pivot is another technique that moves the story from the commonplace world of commerce to the realm of spiritual truth. The parable of the talents also contains a pivot point by Jesus’ use of the word, “wicked.” As will be explained later, this term moves the story from one about actions to one about motivations with eternal consequences. When combined with other story techniques, this pivot point also shows the true motivation of the first group of servants.

It is essential to recognize these parable techniques that Jesus used in order to understand the message Jesus was teaching. Ignoring these storytelling tools will lead to a misreading of the parable. The correct recognition of these techniques will clearly reveal the truth that Jesus was communicating to his audience.
Luke records a similar story to Matthew’s parable of the talents in Luke 19:11–28. However, there are profound differences between these two parables.

In Matthew’s parable, a large amount of money was given to three servants. In Luke’s account, the amount was quite small and distributed to ten. In Luke the same amount was given to each servant, while in Matthew the amounts varied according to the ability of the servants. Luke adds the idea of a nobleman going to a distant country to be appointed king and then returning, an idea completely absent from Matthew’s account. In fact, Matthew focuses more on the world of commerce instead of the world of kings and kingdoms. In Luke’s account, Jesus was drawing near to Jerusalem before his triumphal entry. In Matthew’s account, Jesus was on the Mount of Olives after his triumphal entry.

Luke’s parable has a different setting, vastly differing details, and was told to a different audience. The obvious conclusion is that Jesus told these two stories on two different occasions. Morris is correct in his conclusion that the differences between the two parables are “formidable.” Stagg notes that the differences are “striking.” Blomberg also concludes that the Luke account is a separate story. Clearly these two parables are two distinct, separate stories with two differing intentions. Therefore, Luke’s parable will not be considered in this study of Matthew’s parable.

Matthew’s parable of the talents occurs within the context of the Olivet Discourse. Here Jesus was responding to his disciples’ questions concerning the timing of

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37 Kistemaker, Parables, 120.
39 Stagg, Matthew, 225.
40 Blomberg, Interpreting the Parables, 220.
the destruction of the temple, the sign of his return, and the end of the age. He concluded this discourse with a series of stories, three of which comprise chapter 25, and all dealing with the theme of his Second Coming.

The parable of the ten virgins precedes the parable of the talents. This is a story about five wise and five foolish virgins. The wise entered the marriage feast while the foolish were barred. Both groups were similar in that they fell asleep while waiting for the bridegroom to arrive for the marriage feast. Works are not in view in this parable. Instead, the differing point between the two groups was simply the possession of oil for their lamps; the wise had oil and the foolish did not.

Though what the oil actually represents in this parable is a matter of much debate, what is generally agreed upon is that it is an indication of preparedness. Blomberg characterizes the parable as teaching spiritual preparedness.41 Kistemaker echoes this sentiment by proposing the parable teaches the followers of Jesus to “be prepared for his return.”42 Certainly this theme is supported within the text when Jesus sums up the parable in verse 13 with the admonition to watch, for no one will know the day or hour of his return.43

This admonition is indeed the conclusion of the parable of the ten virgins, but it also acts as a hinge verse as it launches the parable of the talents. Toussaint is correct in


42 Kistemaker, *Parables*, 118.

43 Though being prepared is clearly being told in this parable, this author contends that like the parable of the talents, the parable of the ten virgins shows what it means to be prepared. In this regard, both parables are similar in that they contain the underlying message of faith. However to prove this contention, it would require a thesis similar in style, scope, and length as this one that expounds the parable of the talents.
identifying verse 13 as the key to the meaning of the talents. Clearly the story is an
exhortation to watch.

In the parable of the talents, Jesus effectively teaches what it means to “watch.”
The story contrasts servants who were industrious with their master’s money with a
servant who was not. Certainly faithfulness is a key part of the story as told, but it must
not be confused with the point of the parable that is not told but rather shown.

The context and chapter is completed with Jesus, in a parabolic style and using
the metaphors of sheep and goats, describing the judgment when he comes in his glory.
In these verses, Jesus teaches that all nations will be gathered before him for judgment,
and he will separate the people as a shepherd would separate his sheep from his goats.
The sheep are ushered into the kingdom, while the goats are sent into the eternal fire.
What differentiates these two groups, in the telling of the story, was simply their actions,
which can be briefly itemized as feeding the hungry, clothing the naked, and visiting the
sick. Neither group was aware that they had done, or not done, any of these actions. The
punch line from this somber and concluding scene actually forms a poignant application
for the parable of the talents and thus will be considered later.

There is a great deal of parallelism between these three parables of chapter 25 that
underscores their similar message of faith. All of them speak of Christ at his return; all
speak of judgment, accountability, and the separation of two groups. All three parables,
in their unique way, show the audience how to be ready for that coming day.

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In the parable of the ten virgins, the bridegroom pronounced judgment. One group entered the feast while the other group was told, “I do not know you.”46 In the parable of the talents, judgment consisted of either entering the “joy of your master” or being cast into outer darkness where there will be “weeping and gnashing of teeth.” The language of both these parables clearly lifts the story beyond the everyday world of first century Palestine to the judgment by Christ at his return.

In the final parable of the sheep and the goats, the setting of the judgment is not euphemistically referred to but rather told outright, “when the Son of Man comes in his glory.” Here judgment is pronounced by either entering the kingdom prepared from the foundation of the world, or departing into the eternal fire prepared for the devil and his angels.

In conclusion, parables are earthly stories that convey spiritual truth. They are to be read in the literal sense, with the normal usage of language, as opposed to a subjective or allegorical method. Parables use the common techniques of story to teach spiritual truth. The parable of the talents falls near the end of the Olivet Discourse, in the series of Jesus’ teachings concerning his Second Coming where he shows his audience what it means to “watch” for his return. This completes the context for the parable of the talents.

46 Matthew’s theology throughout his Gospel teaches the necessity of a personal relationship with Christ. Note Matt 7:23.
CHAPTER 3

JESUS TELLS A STORY

The Setting

Jesus begins the parable of the talents by telling of a man going on a journey and assembling his servants. Though the story begins with, “For it will be like…,” Morris notes that this opening refers to the kingdom of heaven explicitly noted in the preceding parable of the virgins and continues its teaching.¹ Blomberg also notes this flow of Matthew’s text, that the parable of the talents is indeed an illustration of the kingdom of heaven.² This context of teaching concerning the kingdom of heaven will continue through Matthew’s chapter 25, through the parable of the sheep and goats. In this final parable of the Olivet Discourse, the King explicitly invites the sheep to enter the kingdom prepared for them.

In the parable of the sheep and the goats, Christ identifies himself (Son of Man) and the timing of his story (when he comes in his glory). In the parable of the ten virgins, Christ represents himself as the bridegroom at his return.³ This eschatological event is emphasized in 25:13 when Christ again reminds his audience that they will not know the day or hour of his return. The parable of the talents concerns this same eschatological


timing, the time when Christ returns, except that in this parable Christ represents himself in the person of the master. Furthermore, not only does the parable represent Jesus as the master, but the master’s delay represents the interadvent age and the master’s homecoming as Christ’s return.

Unlike the bridegroom in the previous story who is simply delayed before his arrival, in the parable of the talents the master leaves and goes to a far country. Still, the motif of delay that appears in earlier stories that conclude Matthew’s chapter 24 also appears in this parable. The master leaves, there is a long delay, and then the master returns. Upon his return, there is an accounting of the servants. The concluding place of outer darkness where there is weeping and gnashing of teeth (Matt 25:30) is clear use of the parable technique of exaggeration that, at the very least, “breaks the bounds of the parable’s imagery.”

The eschatological context of the parable of the talents makes the motif of delay significant. Phillips believes this time frame, between the master’s leaving and his return, corresponds to the time frame between the Lord’s ascension and the Second Coming. In a similar vein, Glasscock views the parable as a story of Christ returning to reap the harvest of the kingdom from seeds entrusted to his servants. Hagner simply notes that


6 Craig L. Blomberg, Interpreting the Parables (Downers Grove, IL: InterVarsity Press, 1990), 216.

7 John Phillips, Matthew: Exploring the Gospels (Neptune, NH: Loizeaux Brothers, 1999), 466.

the delay is when the Son of Man is “away.” However, Blomberg stresses that this delay does not necessarily refer to “the postponement of Jesus’ return,” nor would Jesus’ original audience have heard it in that manner, possibly hearing it instead as a reference to the Day of the Lord. Yet it can be logically argued that later on, certainly by the time of Matthew’s writing, the Church who received Matthew’s Gospel and comprised his original audience would have seen this interval as a delay in the return of Christ.

Regardless of one’s theological or eschatological viewpoint, strict adherence to the text indicates that Jesus is teaching what it means to watch during a time of his, the master’s, absence. If the parable of the ten virgins teaches the importance of being ready, the parable of the talents shows what readiness means. The clear teaching is that since no one knows when the Lord will return (Matt 25:13), one must be ready for this event at all times. This theme continually reoccurs within the Olivet Discourse in which Jesus repeatedly told his disciples that they would not know the day or hour of his return.

Unique to this story, the master entrusts to his servants his property that is to occupy their time while he is away. In fact, the handling of this property forms the plot that drives the story and reveals the motivation of the servants. The handling of the master’s property provides the mechanism by which Jesus shows to his audience what is meant by “watch.” The servants’ motivations, which are not told but shown, determine whether they are ready. The climax of the story is reached when the master renders

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judgment over his servants. As already noted, this common thread of judgment also
appears in parallel form in both of the talents’ bookend parables, the parable of the ten
virgins and the parable of the sheep and the goats.

It cannot be over-emphasized, as already noted, that Jesus shows his audience that
the master is extremely wealthy.14 This is evidenced by the huge value of the money he
entrusts to his servants (as will be shown later), his reference to this amount of money as
being “a little,”15 then the promise to set his faithful servants over much. Clearly the
master has other resources available to him. To the common man in Jesus’ day, the image
of the master’s wealth must have approached the unthinkable.

The parable shows other traits of the master. He gives his servants the money to
work and invest; he does not demand earnings from the servant’s own personal money.
The master distributes his money according to his perceived ability of his servants. He is
obviously a discerner of ability and, as will be seen later, a discerner of character. The
master displays trust in his servants, delegating to them his money. Finally, the master
also has an expectation of monetary gain from the money he is entrusting to his servants.

The word “servants” would be better rendered “slaves,” and as is shown later in
the story, the master has complete authority and power over them. In Matthew’s story,
three servants are mentioned; two servants are contrasted with one. Though there are
actually four characters mentioned in this parable, Blomberg is correct in viewing the
story as a triad, with essentially just three characters. The first two servants actually

15 Matt 25:21, 23.
function as one with the sole literary purpose to contrast with the unfaithful servant.¹⁶

This complex triadic style is similar to what is found in other parables, such as the good Samaritan or the workers in the vineyard (Matt 20:1–16).¹⁷

In Matthew’s time, slaves could often earn wages and bonuses and acquire property.¹⁸ Indeed, they often engaged in business dealings.¹⁹ This activity can also be seen elsewhere in Matthew’s Gospel. In another parable of Jesus, one servant owed his master 10,000 talents, an astronomical sum.²⁰ In another parable found in the Olivet Discourse, a servant is ruler over the master’s household.²¹ It was common for servants to be entrusted with money or responsibility.

The act of entrusting large amounts of capital to the servants would have essentially made them partners in the master’s business.²² Slaves might share some of the profits or even earn their freedom for their excellent service. In Matthew’s parable of the talents, the master entrusted to his servants money according to their ability. In first century Palestine, servants would have clearly understood the master’s expectation of them in their management of his money.²³

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¹⁷ Ibid., 221.


²⁰ Matt 18:23–24.

²¹ Matt 24:45.


What a Talent Is

A talent is simply a measure of weight, and Matthew’s original audience would have heard the term as such without any implication of personal or spiritual gifts or abilities. In fact, the modern day usage of the word talent to mean personal gifts, skills, or abilities comes from this parable. In first century Palestine, the talent was the largest weight unit in normal use.

It is impossible to determine the exact weight of the talent; estimates range anywhere from 58 to 80 pounds. However, 70 pounds would be a legitimate approximation of weight and therefore will be the estimation used in this thesis. Thus the talent, as it appears in this parable, will represent approximately 70 pounds of money. This money would be in either the form of coinage, or bullion of some metal. The most likely metals used would be typically gold or silver. Since the word translated “money” in 25:18 is literally the word silver, it can be assumed that the silver talent is what is in view in Matthew’s parable of the talents.

Assigning a modern-day monetary value for the talent is difficult due to a number of reasons. First of all, only approximations are known for both the physical weights involved as well as the mineral content that would have been used. Also in ancient economies, as opposed to today, capital was a scarce commodity. Therefore, those who had any capital would have extraordinary buying power. This fact, coupled with inflationary values of minerals, skews the translation of value into today’s terms.

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26 Carson, “Matthew,” 516.
27 Ibid.
Furthermore, it is difficult to translate monetary values, not only from one culture to another, but also over a period of two thousand years.

Yet several facts can be helpful in determining the value of the talent. First of all, the talent was worth approximately 6,000 denarii. If the daily wage was 1 denarius (Matt 20:3), then it took 6,000 days of labor to earn a talent, or in other words, 20 years of work. Therefore, it is quite possible that a talent might be worth as much as a half million dollars in today’s economy, or perhaps even more. In this vein, though perhaps on the high side, Hagner estimates a talent to be worth a million dollars. Regardless of the exact value, Glasscock correctly notes the gross error of the NIV’s margin note equating a talent to be merely an amount over $1,000. Clearly a talent represents an immense sum of money.

One commentator attempted to understand the amounts the master distributed as follows. The servant with five talents would be in charge of a “notable fortune.” The servant with two talents would possess “a very large amount of money.” The third servant with one talent would have received a “significant amount of currency.” Though this assessment might be slightly generalized or trite, the widespread understanding of the talent’s great value is clear.

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28 Hagner, Matthew, 734. See also Douglas R. A. Hare, Matthew, Interpretation (Louisville, KY: John Knox Press, 1993), 286.
29 Glasscock, Matthew, 485.
30 Hagner, Matthew, 734.
31 Glasscock, Matthew, 485.
32 Ibid.
In this parable of the talents, the master entrusted to his servants vast sums of money, massive in physical weight and mass, and substantial in value. The best way to comprehend the value of the ancient talent in today’s economy is by understanding its earning power; one talent is equal to 20 years of labor.33 These talents were entrusted to the servants according to their ability. Indeed the master entrusted a “thoughtful and personal stewardship” to each of his servants based solely upon his evaluation of their ability.34

**The Master’s Expectation**

The parable records no instructions from the master to his servants,35 yet there is a clear implication that along with the money, the master also transferred responsibility to them. Obviously the master intended for his servants to be industrious and make more money for him.36 As Morris noted, the master desired that his money be “used profitably” while he was away.37 Had the master merely wanted his money given to bankers, he could have, and would have, simply done that himself. There is an obvious expectation that the servants were to work, on behalf of the master, with what had been given to them. Then after distributing his money, the master went away on his journey.

The servant who had received the five talents immediately began to trade with the money and ended up with five talents more. So too did the servant who had received the two talents. He traded with the two talents and doubled his master’s trust by earning two

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33 Carson, “Matthew,” 516.
35 Davies and Allison, *Commentary on Matthew*, 405.
36 Kistemaker, *Parables*, 120.
more talents. Blomberg notes, and correctly so, that these two servants essentially form just one literary character, functionally identical as positive role models.\textsuperscript{38} Also in the vein of positive role models, Carson correctly notes that the faithful servants, feeling the responsibility of their assignment, “went to work without delay.”\textsuperscript{39} However, the servant who had received the one talent went and buried his master’s money.

After a long time, the master returned to settle accounts with his servants. This “settle accounts” is a standard commercial term of the first century.\textsuperscript{40} The plain implication of the story is that the servants were trading over the length of time in a variety of endeavors as opposed to a one-time transaction.\textsuperscript{41} Perhaps this involved setting up businesses and working them to make the capital grow.\textsuperscript{42} Certainly the industry of the servants was for the purpose of expanding the master’s wealth.

The one who was given five talents came and brought five talents more. The master first praises the servant, calling him faithful. Next, the master proclaims rewards for the servant. Since the servant was faithful over a little, the master will now set him over much. Obviously the master’s perception of many talents as being “little” is a powerful testimony or reminder of his vast wealth. Then after both the praise and reward, the master makes the most curious of statements. He invites the servant to enter into his joy, the joy of the master.

\textsuperscript{38} Blomberg, \textit{Interpreting the Parables}, 214.

\textsuperscript{39} Carson, “Matthew,” 516.

\textsuperscript{40} Ibid.

\textsuperscript{41} Glasscock, \textit{Matthew}, 485.

\textsuperscript{42} Carson, “Matthew,” 516.
The Joy of the Master

The joy of the master is an interesting phrase that shifts the emphasis of the parable from the commonplace to one of eternal significance. Indeed the phrase “bursts the natural limits of the story.”

Jesus often used this technique of exaggeration in his teaching, (e.g., the good shepherd who gives his life for the sheep as recorded in John 10:11–15 and already noted). Closer to the context of the parable of the talents, in the parable of the ten virgins, the bridegroom’s pronouncement, “I do not know you,” transcends the physical aspect of the story and anchors it in the spiritual. The phrase is clearly out of place in the mouth of a bridegroom, but is not out of place “in the mouth of the Son of Man.” The parable of the ten virgins is then no longer a story about a wedding party but rather one of preparedness toward eternity. Similarly at this point in the parable of the talents, Jesus transcends cultural images to emphasize a dramatic spiritual truth by the simple use of the phrase, “the joy of the master.”

In the first century culture, as already noted, a faithful slave might be rewarded with wealth, or greater responsibility, or even possibly freedom. However, to enter into the joy of the master would necessitate a change in the status of the slave. The phrase is definitely not one of commercial language.

Clearly the master is offering an invitation for relationship, a warm and intimate relationship with himself. In fact, the invitation is one for a change in relationship from

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43 Carson, “Matthew,” 517.
44 Davies and Allison, Commentary on Matthew, 400.
46 Glasscock, Matthew, 486.
a slave who merely does the bidding of the master to one who would share in his joy. Trench notes that the invitation constituted an act of manumission; the slave is now free. Hare correctly notes that the phrase unmistakably takes the reader beyond the parable setting.

The servants were probably aware of this potential invitation when the master first transferred the talents to them. This possibility attains higher probability when the actions of the faithful servants are contrasted with the last servant who blatantly rejected his master. Though this point cannot be made dogmatically, certainly Jesus wanted his audience to note the offer, the invitation, to enter into the master’s joy.

Without doubt, the wealthy master was not that concerned about the money. Kistemaker may have missed this point when he notes that the master would be ruined should he lose the eight talents he has handed over to his servants. It must be reemphasized that the master referred to many talents as “little,” and he obviously had unnamed resources from which to extend greater rewards. More pointedly, the invitation to enter the master’s joy was a far greater reward than money. Kistemaker was definitely on target in noting that what the master offered “implies equality.” Therefore, the greatest reward to the servants was not money but rather relationship, the joy of the master.

Within the flow of Matthew’s Gospel, the joy of the master can also be paralleled with both of the talents’ bookend parables. It directly corresponds with the entering into

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48 Hare, *Matthew*, 287.
49 Kistemaker, *Parables*, 122.
50 Ibid., 121.
the marriage feast in the parable of the ten virgins,\textsuperscript{51} as well as the invitation to “inherit the kingdom” in the parable of the sheep and the goats.\textsuperscript{52} The great prize of all three parables is relationship, to be in the presence of the bridegroom, the master, or Christ himself respectively. In the parable of the talents, to be in the presence of the master was to share in his joy.

Thus the focus of the commendation to the faithful servant reveals the master’s desire to bring his servants into a new relationship with him. The term “joy of the master” reveals the true motivation of the master, relationship with his servants. Those who were once called servants would now enter into his joy. Using the parable technique of exaggeration, Jesus reveals to his audience by this phrase that the story has now transcended the physical world into the realm of spiritual truth. Relationship, not profit, now drives the parable.

The story progresses to the servant who had been given two talents; he now comes before the master with the two talents he has gained. He received the same praise, the same reward, and the same offer of relationship, to enter into the joy of the master. The reward of this servant was identical to that of the first; both had doubled the money originally given them. The reward was not based on the amount of money returned, but on the faithfulness that was demonstrated by the servant. As in the case of the first servant, faithfulness was the character trait that was praised, and the joy of the master the true motivation.

\textsuperscript{51} Gundry, \textit{Matthew}, 506.

\textsuperscript{52} Matt 25:34.
As already noted, both of these faithful servants function as a single character or literary unit. Together, these two servants form a positive role model, and their faithfulness is simply repeated in the story for the emphasis that it will bring to contrast with the third servant. This parable technique of using two examples to contrast with one was also used in the parable of the good Samaritan (Luke 10:30–37). In fact, the attention devoted to this third servant is the major focus of the story.\(^{53}\)

The flow of the story would naturally lead the audience to the expectation that this final servant would return two talents to his master.\(^{54}\) Yet this servant comes before his master and merely returns the one talent. Jesus uses the story technique of contrast to illustrate differences between this servant and the previous two. By directly telling the slothful servant’s motivation, the parable confirms, through the technique of showing, the true motivation of the two faithful servants.

The servant with one talent stood before his master with a curious speech.

“Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.”\(^{55}\)

The setting of the parable has now been determined. The form and value of the talents given to the servants as well as the master’s expectation of them have been established. The term “joy of the master” transcends the physical world and reveals the true incentive that Jesus wanted to convey to his audience. What is still unanswered is

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\(^{54}\) Davies and Allison, *Commentary on Matthew*, 406.

\(^{55}\) Matt 25:24b–25 ESV.
whether it is diligent labor and service that brings one into the master’s joy. This now moves the parable to its crucial, pivot point where this issue will be explored.
CHAPTER 4
THE STORY SHOWS DIVINE TRUTH

The Story Pivots

The servant returns the one talent to his master with an interesting indictment. First, he accuses his master of being a hard man, one who reaps where he did not sow. The servant is pointedly accusing his master of being an exploiter of other people’s labor.¹ The servant then states that, motivated by fear, he hid the talent but is now returning it to his master.

The master does not defend himself, but rather answers the indictment with a staggering response. He accuses the servant of being wicked and slothful.

Certainly slothful was an understandable accusation. This last servant put forth no effort in the handling of the talent. Taking his excuse at face value, that he was afraid, his response was to some extent understandable. Risk is always involved in trading. In fact, if the talent were lost by either theft or sour investment, the servant would possibly have been obligated to reimburse the master out of his own resources², however meager those resources might have been. Furthermore, in the event of a lost talent, the servant would have certainly incurred the master’s wrath.³

² David E. Garland, Reading Matthew: A Literary and Theological Commentary (Macon, GA: Symth and Helwys, 2001), 246.
³ Carson, “Matthew,” 517.
However, the master pointedly charged this servant with being wicked. At first glance, this charge of wickedness appears to be out of place and out of line. After all, did not the master just witness the return of his money? Yet the term wicked is crucial to the story. What the charge does, in fact, is to change the story. The master looked beyond the actions of this servant to his motivation.

This change of focus, from visible actions to the motivation of wickedness, pivots the parable. The parable is no longer a story about self-effort, but rather is now a story about the motivation of the servant’s heart. This pivot is what will clearly show that the parable of the talents is truly a story about faith.

The validity of the charge of wicked will now be explored. Kistemaker correctly notes that this servant’s speech was full of contradiction. Furthermore, the servant’s words were more of a reflection of his own character as opposed to the master’s.4 The servant’s very words clearly reveal his wicked character.

First of all, the servant rails on his master. By his own words, this servant views the master as being hard. In stark contrast, the first two servants viewed the master as being gracious. When the master’s offer to enter into his joy is considered, the slothful servant’s accusation that his master is hard is grossly untrue. A hard master would never have invited any of his servants into such a relationship.

The charge against the master of reaping where he did not sow is also untrue. Certainly the master did not demand the servants use their own personal money to make him money. Instead, the master gave of his money, and gave generously, before he

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expected any kind of return. In this aspect, the master expected to reap where in fact he did sow.

In effect, the slothful servant blasphemed the character of the master. The master rewarded and praised the faithfulness of the first two servants. The master’s offer to enter into his joy counters the slothful servant’s accusation of hardness. Furthermore, the other two servants responded to the offer of entering into the master’s joy. Certainly this last servant had the same opportunity, but chose instead to view the master as hard instead of gracious and unjust instead of generous. Clearly this servant had no love for the master.

Not only did this third servant’s words reveal his wickedness, so too did his actions. What the slothful servant did was to bury the talent. Note that this was not an effortless task. The servant had to man-handle 70 pounds of either coinage or bullion; secure the talent in such a way as to protect it from moisture, elements, and decay; and then dig a hole both large enough to conceal the bulk and deep enough to hide it from unwanted eyes. In fact, it would have been easier to haul the talent to the exchangers instead of burying it. The extra effort this servant expended in burying the 70 pounds of money speaks volumes concerning the condition of his heart toward the master.

Undoubtedly this servant was depriving his master of any income. In effect, he was saying that his master would not make one cent off any of his efforts. Furthermore, this servant invested not a small amount of physical energy to guarantee his master’s absence of monetary gain. The servant then handed over the master’s talent, intact,

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7 Kistemaker, Parables, 122.
thereby halting any potential charge of embezzlement. Finally, the servant gave his master a lame excuse to cover his actions.

The master saw right through the lie. He first repeats the charge back to the servant. There is some ambiguity in the literature concerning the master’s response. This was not an acceptance of the charge as some commentators have speculated.\(^8\) Instead, this repetition of the servant’s words is the beginning of the solid and logical argument against that servant.\(^9\) Confusion in understanding the parable can arise if this point is misunderstood.

First of all, the master did not agree with the charges because the charges were simply untrue, as has already been demonstrated. Secondly, the master’s pronouncement of wickedness against the servant would tend to preclude his agreement with the servant’s charges. Wickedness not only denotes the servant’s motivation, but also is a summation of his character, thereby negating his accusations against the master.

Finally, the idea of assuming that the master agreed with the wicked servant’s charges against him destroys the image of the master as representing Christ. As already noted, this is a parable concerning the kingdom of heaven.\(^10\) It must be remembered that the parable appears in the context of the Olivet Discourse when Christ teaches his disciples concerning his return. Christ clearly tells his disciples that they will not know when he will return, therefore they are to watch and always be ready. When the application of the parable is considered, the reader is left with the conclusion that the


context of the Olivet Discourse demands that the master in the parable of the talents represents Christ. Therefore, the master in the story cannot agree with what amounts to be blasphemous charges against his character.

The master then demonstrates that the servant is indeed lying in his excuse. Had the servant truly believed his own story, he would have acted differently. First of all, had the servant been sincerely confused about whether the master was good or hard, he still should have acted diligently with the talent on the sole basis of the master’s authority.11 The servant’s inaction, in effect, was a clear affront to the master’s authority as well as to his character.

Secondly, had the servant really been afraid of the hardness of the master, he would have taken the money to the bankers to earn interest, which ironically would have been the easier course of action. Yet the servant did no such thing. The master uses the very words of this servant to convict him of his own guilt.12 Fear was not the true motivation of the wicked servant but was merely the excuse he used. Contempt and unbelief for the master was the servant’s true motivation.

Thus the servant blasphemed his master’s character, dishonored the master’s authority, denied the fact that the master was gracious, and then went to the extra effort to bury the money instead of following the easier course of giving it to the bankers. Yet most of all, the servant, by his actions, defrauded the master of all income from off of his efforts. This wicked servant, by his actions, made a clear statement to his master. To

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12 Carson, “Matthew,” 517.
cover his true motivation, the servant then lied about his actions. Wicked was an accurate assessment of this servant’s actions that truly turns the story.

*The Unfaithful Contrasts with the Faithful*

This is how the parable turns on the term wicked. By using the parable technique of contrast, showing the motivation of the third servant reveals the motivation of the first two servants. True, the parable only *tells* the actions of all three servants; but the parable also clearly *shows* their motivation. Just as in the parable of the good Samaritan where the Samaritan’s motivation is shown and contrasted with the priest and the Levite, so too are these parable techniques visible in the parable of the talents.

The slothful servant, motivated by wickedness and a denial of the true character of the master, buried his talent. The two faithful servants, motivated by faith in the character of the master, faith in his graciousness, and faith in his offer of entering into his joy, applied themselves industriously and doubled the master’s money.

The faithful servants exercised extraordinary effort so that their master would profit by their efforts. These two servants entered into the joy of their master, not based on their efforts, not because they doubled his money, but because of the response of faith in their hearts toward their master. For his part the master was not concerned about his money, but rather about the relationship to his servants.

The wicked servant was motivated by unbelief. He failed to believe the character of the master. He rejected the invitation to enter the master’s joy. He openly blasphemed his master’s character. Furthermore, the servant failed to believe there would be any major consequences to his actions.
The master then took the talent away from the wicked servant and gave it to the servant who had ten talents. Obviously, the servant with the ten talents would know how to handle the money. Glasscock is correct in noting that the story has no explanation concerning why the talent was given to this servant. Nor is this detail pertinent to the overall point of the story that reveals to its readers what it means “to watch.” Of greater import are the next pronouncements of the master.

The master then stated, “For to everyone who has will more be given, and he will have abundance. But from the one who has not, even what he has will be taken away.” Matthew uses similar language in 13:12. In that usage, in the context of spiritual dullness of the audience, Jesus was stating that the ones with spiritual perception would receive new truths but the spiritually blind would be shut out from those truths.

In the parable of the talents, the phrase has a similar point. The “has” in this case is simply faith. Therefore, to those servants who had faith, “more” was given. What was given to them was in the form of rewards and relationships.

The “has not” would be the absence of faith. Therefore, the servant who had no faith and produced no profit had taken from him what he did have. Kistemaker presented the idea that the master took the servant’s personal possessions to recover the income he should have received. A better explanation is that what little the servant did have, especially his position of servant, was taken from him. His relationship with the master

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14 Matt 25:29.
16 Kistemaker, *Parables*, 123.
was severed.\footnote{Carson, “Matthew,” 518.} To those who demonstrated faithfulness, more was given in the form of rewards and closer relationship to the master. The one who had no faith lost everything, including his position.

The master then ordered that the worthless servant be cast into the outer darkness where there will be weeping and gnashing of teeth. The concept of outer darkness with weeping and gnashing of teeth is a clear reference to gehenna.\footnote{Frank Stagg, 
*Matthew*, Broadman Bible Commentary, vol. 8 (Nashville: Broadman, 1969), 225.} Matthew uses the identical image with the same intent in 8:12 and 22:13. This reference to hell stands in clear and pointed contrast to the “joy of the master.” This wicked servant is judged and rejected by the master and then banished from his presence.\footnote{Carson, “Matthew,” 518.} In the story, the master held full power and authority over his servants, and he justly exercised this power over the wicked servant. Note that all servants were judged according to their heart’s response to the master.

The audience received their first clue that this parable is a story concerning spiritual truth when they heard the transcending phrase, “the joy of the master.” Now the parable hinges or pivots on the word “wicked,” which changes the parable from one that tells a story about actions to one that shows the heart’s motivation. The parable plainly shows, through the technique of contrast, the motivation of the faithful servants; they, as contrasted with the wicked servant, were motivated by faith in their master, the offer to enter into his joy.

\footnote{Carson, “Matthew,” 518.}
CHAPTER 5

CONCLUSION

Jeremias contends that Matthew’s parable of the talents was directed to the scribes for their poor stewardship of God’s Word.¹ Barclay agrees with this point, claiming that the worthless servant represents the scribes and Pharisees.² However, there is disagreement with this position. Davies and Allison claim that the parable was not written to the scribes and Pharisees; it was not directed to the scribes, “outsiders,” but rather to “insiders.”³

Misunderstanding the intended audience for the parable not only could lead to a misunderstanding of Jesus’ message but could also misdirect the parable’s application to one’s life. The notion that the parable was directed to the scribes and Pharisees should be rejected for the following reasons. First of all, the narrow, specific, original audience to whom Jesus told this story, as was for the entire Olivet Discourse, was the disciples (Matt 24:1–4). Nowhere do Pharisees appear within the context of the passage.

Secondly, by writing his Gospel, Matthew expanded this small audience to whom Jesus originally spoke. Matthew’s Gospel, as inspired by the Holy Spirit, was first of all a

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message directed to a Christian church.\textsuperscript{4} This community possibly contained a predominant Jewish population, though even that detail is not pertinent to understanding Matthew’s audience. Matthew’s Gospel is equally applicable to both Jews and Gentiles. Furthermore, Matthew wrote to a Christian community for certain, specific reasons and themes. Discipleship is clearly one of the major themes of Matthew’s Gospel.\textsuperscript{5} Indeed the concluding instruction to the church is the Great Commission, to go and make disciples of all nations (28:19).

In the application of the Great Commission by the Christian community to whom Matthew wrote, it must be concluded that the prominent document Matthew intended the church to use in the making of disciples would be his Gospel writing. Therefore, the larger intended audience of Matthew’s writing, including the parable of the talents, would also include the potential disciples of the world. To state this in another manner, Matthew’s audience is comprised of disciples and potential disciples. Thus, all who read Matthew’s Gospel become part of his intended audience; the parable is written to everyone. Hence all readers are to personally consider the primary meaning of the parable of the talents and what that might mean in their lives.

Jesus’ relating of the servant’s actions and the master’s response showed that this was not a parable about work, industry, or self-effort. Instead, the parable of the talents is a story about motivation and the condition of one’s heart. This was not a story about money but a parable about relationship. Two servants responded by faith towards their master. This response of faith resulted in their faithful actions. One servant responded by


\textsuperscript{5} Ibid., 32.
unbelief towards the master; indeed he even blasphemed his master’s character. The servant’s unbelief resulted in his wicked action.

An interesting parallel exists between the unbelief of the wicked servant and the unbelief of the children of Israel in the day of provocation (Num 13:25–14:38, Psalm 95:8–11), when the ten spies returned with the evil report. The children of Israel had seen the power of God, in events such as the crossing of the Red Sea. They had seen both God’s provision and deliverance on numerous occasions. They understood, by the giving of the law, that they had been invited into relationship with God. They clearly knew the will of God to enter the Promised Land. They even agreed with the word of God by agreeing with God’s claim that the land was truly a land of “milk and honey” (Num 13:27). Yet the children of Israel, in spite of evidence, chose to act in unbelief.

So too did the wicked servant in the parable. He knew the invitation of the master to enter into his joy, yet he ultimately received outer darkness. He knew the character of the master as generous, though he blasphemed his master to his face. He knew the will of the master in the handling of the talent; yet he chose unbelief.

It is interesting that the faithful servants made one fundamental decision, the response of faith towards their master. Making that one fundamental decision led them into a myriad of lesser decisions, mainly about how to handle the money. Perhaps these decisions included investing in an Egyptian trade caravan or perhaps a Phoenician shipping venture. Regardless, there is no doubt that just as in the world of business today, some of the decisions they made were correct, and some of the decisions probably did not work out. Then, as today, there is always risk in business. The master was not in the least
concerned about any of these lesser decisions. Yet he was very concerned about their one fundamental choice.

The wicked servant also made only one fundamental decision. This was his choice of unbelief. After that decision was made, he did not, nor did he need to, make any other decision regarding the master’s money.

Clearly the master represents Christ.\(^6\) Christ is presently away on a far journey, removed from physical view on earth. Christ will return, and at that return he will justly demand an accounting of the talents he has handed out.\(^7\) But what do the talents represent?

As noted in the introduction, some commentators have proposed that the talents are simply the skills, gifts, and abilities that all people have. However, when this notion is overlaid upon the story, it does not make sense for the master to distribute abilities according to the servant’s abilities. Also, this notion would be foreign to the understanding of the original audience to whom Jesus spoke, as well as to Matthew’s expanded audience. Finally, this understanding makes the parable of the talents a story of self-effort; those who work diligently enter the joy of the master while those who do not work are cast out into outer darkness. Therefore, contrary to many popular interpretations, it should be clear that the master’s talents do not represent gifts, skills, or abilities.

Another explanation is that the talents simply represent money, just as in the story itself. However, one is then left with the same problem as above. If talents represent


\(^7\) Davies and Allison, *A Commentary on Matthew*, 402.
money, those who invest diligently enter the joy of the master; but the slothful are cast into outer darkness. Certainly money can play a part in understanding what a talent might represent. Yet assigning money as the meaning for talents falls short of a truly accurate and satisfactory explanation. Many years ago, Taylor debunked these notions by not only denying that talents represent endowments and qualities men are born with, but by also denying that talents represent wealth or possessions.\(^8\)

Finally, unless the parable is over-allegorized, then talents do not necessarily need to correspond to anything. The parable is simply a story of faith. Talents can be understood as mere story tools without assigning any specific meaning to them.

Yet in the context of the passage, it appears that talents do have a direct application to life. Indeed, the best explanation is that the talents represent the opportunities in life that have been entrusted to each person. Taylor is essentially on target here with his explanation.\(^9\) Talents represent opportunities in the course of life to serve Christ, given according to each person’s ability.

The response to these opportunities will demonstrate the condition of a person’s heart. If there is a response by faith to Christ, who he is and his graciousness, that person will be motivated to be faithful. This faithfulness will include efforts to serve him along with the myriad of decisions that this will entail. If a person responds by unbelief, blaspheming the character and words of Christ, disbelieving he is God, or is returning, or will hold anyone accountable, then, as the wicked servant, no other decision need be

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\(^{8}\) Taylor, *The Parables of Our Savior*, 184.

\(^{9}\) Ibid., 183.
made concerning the opportunities of life. The consequence for such unbelief will be catastrophic judgment.

Perhaps the judgment of the sheep and the goats offers a clue to what Jesus considered as opportunities to serve him. In this parable, the sheep and the goat people, separated at the judgment, were both judged according to their actions. Neither the lost nor the saved group had any clue that they had done or not done these actions to the Lord. Clearly their actions flowed from hearts either focused on Christ, as the sheep, or focused on themselves, as the goats. In this teaching, Jesus summarized the opportunities of service as feeding the hungry, clothing the naked, and visiting the sick, all to him. Essentially the sheep were praised for serving him simply because they did the natural things that flowed out of faith.

From the content of the earlier stories in the passage, Jesus Christ is returning to earth as judge. His return will be delayed, and no one knows when he will return.

This is the point of Matthew’s parable of the talents. Jesus is plainly teaching his audience what they are to do during his absence; they are to “watch” or be prepared for his return. Jesus is not teaching that his audience must go out and work for him. Note that there was no work in the parable of the ten virgins, and both the sheep and the goats were clueless as to what work they had done or not done.

Jesus taught his audience that to be prepared for his return, they are to respond to him by faith. They are to believe that he is God. They are to believe his words are true. They are to believe that he is returning, and at that time he will judge according to righteousness and justice. They are also to believe that he has the will and power to execute his judgments. They are to believe he is a gracious God, who invites them to a
deeper relationship, and that relationship is to enter into his joy. Their heart’s response to faith will motivate them to faithfulness (perhaps unknowingly as the sheep people) by using the opportunities in life to serve him. In fact their faith will be seen by their actions.

To be ready for Christ’s return, one must respond to Christ by faith. This is the message of Matthew’s parable of the talents, truly a story of faith.
What does God look like? The question is more at home in a first grade Sunday school class than in a theological seminary. Adults typically do not ask such questions. However, five-year-old children often do.

In the seminary, the theologian may answer the question by quoting from Revelation that describes the throne room of Almighty God. Here, in extraordinary language, God is described as having the appearance like a jasper and a carnelian stone with a rainbow about the throne (Rev 4:4). Clearly the awesomeness, majesty, and beauty of God are powerfully communicated. Yet this description, though biblical, is hardly satisfying. What in the world is a jasper or carnelian? It must be recognized that beyond similes and descriptions, beyond theologians and commentators, beyond prophecy, hermeneutics, or even astonishing imagery, the question still lingers deep within the heart. What does God look like?

The question has application well beyond the curiosity of a five-year-old child. Indeed it lies buried and hidden, deep within the heart of all of us. The Christian lives, dies, and then enters the presence of Almighty God. In that day, what will be seen? What will God look like?
There are numerous, insurmountable problems in answering the question. There are the problems of communicating the spiritual to the physical, of communicating holiness to the sinful, and of communicating the infinite to the finite. In short, one is confronted with the insurmountable problem of the creator communicating to his creation.

However, the situation is not hopeless.

In a very practical sense, when Jesus walked the face of the earth and taught those things of great, eternal importance, he addressed this poignant question. True, he did not tell us what God looked like by reciting an itemized list. But he showed us what God looked like. And to do so, Jesus used the power of story.

So what does God look like? He looks like a king who gave a wedding feast for his son. And as we look into the story we can see his servants roaming the streets, inviting everyone they meet, both good and bad (Mt 22:10).

God looks like a father, pleading with his oldest son to come and embrace his younger brother. And through the power of story, we see what is truly in the heart of our heavenly Father (Luke 15:31).

God looks like a rich landowner who goes to the marketplace to hire workers for his vineyard. At the conclusion of the story when the workers receive their wage, we can look through the descending, evening gloom into the face of the landowner and see, though dimly, the gracious face of Almighty God (Mt 20:9).

God looks like a shepherd searching for a lost lamb. When the lamb is found, the shepherd then calls to all to rejoice with him upon its return (Luke 15:6).
What does God look like? He looks like a father running to his filthy, stinking, younger son. And when the boy sees the startling sight of Dad running toward him, it finally breaks him into true repentance. Through the power of story, we watch Dad wrap himself around the starving, stinking mess of a boy and kiss him, and see a picture of our heavenly Father (Luke 15:22).

Though these images are not photographically clear, Jesus has provided us, as through a dark or dim glass, using the power of story, a picture of the face of his Father. Such a picture can only be accomplished by the power of story coupled with the imagination of the hearer.

These images do more than describe truth to the intellect. They penetrate any exterior one may have and deliver this profound truth to the core of the heart, the very center of the soul. Only story can communicate the infinite to the finite, or penetrate the physical with the spiritual. Only story can deliver such poignant images to the heart. Though incomplete, these images leave the soul more satisfied, more content, perhaps more confident with the answer. Through the power of story, the heart can see, though imperfectly, the very face of Almighty God.

So what does God look like? Is this question, this deep longing, really important to consider? Indeed it is. Therefore, on behalf of the five-year-old who lives within us all, let us honestly consider this profound question of our being. For wrapped within this question, within the quest to seek its answer, lies the wonder and adventure of our salvation.
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