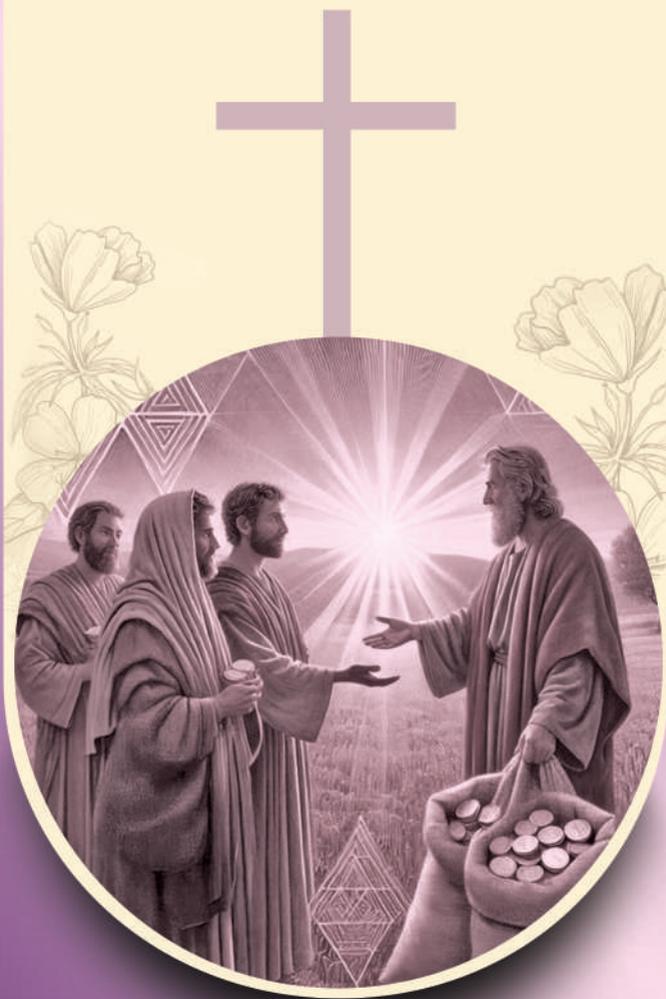


PARABLE OF **THE TALENTS**



INTRODUCTION

Jesus spoke in parables to convey spiritual messages to His listeners. In the Old Testament, prophets didn't just predict the future — they confronted the present. Jesus stood in this prophetic tradition and employed parables not as cozy illustrations, but as spiritual wake-up calls.

Remember, **parables reveal what the Kingdom of God is like**, not just how to behave. They are not just moral stories or simple illustrations; but are subversive, thought-provoking, and often designed to reveal truth to those who are open, while concealing it from those who are closed.

In Matthew's Gospel, **the Parable of the Talents (Matthew 25:14-29)** comes near the end of Jesus' public teaching, within what is often called the "*Olivet Discourse*" (Matthew 24-25).

The parable tells of a master who entrusts his servants with large sums of money before going on a long journey. Upon his return, he rewards those who have used his resources well and punishes the one who squandered the opportunity. Please note that this is not merely a story about wise money management; it is a kingdom parable.

Matthew's emphasis is clear — **disciples are called to live faithfully and productively until Christ returns**. The story carries both encouragement and warning: our Master will return, and when He does, He will hold His servants accountable for how they have used what He entrusted to them.

The Parable of the Talents

Matthew 25:14-29, *“For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. ¹⁵And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. ¹⁶Then he who had received the five talents went and traded with them, and made another five talents. ¹⁷And likewise he who had received two gained two more also. ¹⁸But he who had received one went and dug in the ground, and hid his lord’s money. ¹⁹After a long time the lord of those servants came and settled accounts with them.*

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

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

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

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

What is a talent?

When Jesus speaks of “talents” in this parable, He isn’t just talking about personal skills or natural gifts as we modern readers like to interpret. The word talent refers to a large sum of money—a valuable resource entrusted to the servants. A talent was the largest denomination of money in the Greco-Roman world, estimated to be worth as much as 6,000 denarii. Because a denarius was one day’s wage, this was approximately 20 years’ work.



In the kingdom context, this represents everything God has invested in your life under six headings:

1. Abilities (Spiritual Gifts & Natural Skills)

God-given skills, talents, and creativity—both spiritual and practical.

2. Authority (Roles & Responsibilities)

Any leadership, decision-making, or responsibility God has placed in your hands.

3. Possessions (Time, Energy & Money)

The hours in your day, your health, your finances, and your material goods.

4. Position (Opportunities & Platforms)

The places and spheres of influence God has positioned you in—school, workplace, community, church.

5. Influence (Relationships & the Gospel Message)

The people God has placed in your life and the message you carry.

6. Knowledge (Truths About God & His Kingdom Purposes)

The understanding you have of Scripture, God's character, and His plans.

Put simply, *"talents"* mean all that God has given you to manage and multiply for His glory. It's a reminder that stewardship is holistic — it's not just about what you're good at, but about using every part of your life in faithful service to God's kingdom.

Three scene Parable

Matthew's Parable of the Talents (25: 14–30) naturally unfolds in **three scenes**:

1. The Master Entrusts Resources (vv. 14–18)

The master departs, giving each servant talents **according to their ability**. The first servant is given five talents; the second servant is given two talents while the third is given one. The first two servants invest and multiply them; the third one buries his in the ground.

2. The Master Returns and Settles Accounts (vv. 19–23)

After a long time, the master calls for an account. The faithful servants are commended, rewarded with greater responsibility, and invited to share in their master's joy.

3. The Judgment of the Unfaithful Servant (vv. 24–30)

The servant who hid his talent is condemned for laziness and fear, his talent is taken away, and he is cast into outer darkness.

The Focus of the Parable – Faithfulness

The Parable of the Talents calls us to faithfulness with everything God has entrusted to us. This isn't just a general lesson about being responsible; It's about kingdom stewardship—how we use the gospel, spiritual gifts, opportunities, and influence God has placed in our hands, faithfully investing them until Jesus returns.

The parable isn't a nice moral lesson about working hard; it is a serious, kingdom-focused preparation for the day of Christ's return when faithfulness will be measured in terms of how well we invested for God's purposes.

Faithfulness now → Reward and joy in the future.

Unfaithfulness now → Loss and judgment in the future.

GOD GIVES ACCORDING TO OUR ABILITY, NOT DESIRE

When we read Matthew's Parable of the Talents, one aspect can appear to be unfair:

"To one he gave five talents, to another two, and to another one—each according to his ability." (Matt. 25:15)

We instinctively want a God who gives equally in quantity. But in

Stewardship - Not Holding Back!

The servant who received five talents worked diligently and doubled them, returning ten talents to the master. What's striking is that he didn't hold back even a portion for himself. There was no request for a cut, no claim to personal profit, and no subtle hint that his hard work entitled him to special recognition. Instead, he joyfully presented the entire gain to the master, as if to say, *"Everything I have produced is Yours, because everything I had came from You."*

This attitude shows a deep understanding of stewardship. The servant knew that the original resources, the ability to manage them, and the opportunities to grow them all came from the master's generosity. He saw himself not as an independent operator but as a trusted caretaker. **His productivity was not a platform for personal pride but a testimony to the master's trust and provision.**

In kingdom life, this is the model we are called to follow. Whether it's our finances, our skills, our time, the gospel message, or spiritual gifts—everything we have originates from the Lord. Like the faithful servant, we can labour diligently knowing that **"from Him and through Him and to Him are all things"** (Romans 11:36), and the highest joy comes not in keeping the reward but in hearing Him say, **"Well done, good and faithful servant."**

this parable, God's distribution is not equal in amount — it's equal in opportunity for faithfulness.

Our culture prizes sameness as fairness: everyone should get the same share, same recognition, same resources. But God's kingdom celebrates diversity in gifts and equality in responsibility. Each servant receives a different starting point, but the same expectation: *"Be faithful with what I've given you."*

The Kingdom Principle Here:

- 1. God knows your capacity better than you do.** God knows what you can handle. He gives resources, opportunities, and responsibilities in accordance with how He designed you to handle them.
- 2. Faithfulness is the measure, not volume.** The servant with two talents was rewarded exactly the same as the one with five. The master didn't say, *"Why didn't you get ten?"* but, *"Well done, good and faithful servant."* The same congratulatory words that were spoken over the servant who made ten were spoken over the servant who made four.
- 3. Comparison kills calling.** When we are fixated on what others have, we risk burying our own gift. The one-talent servant may have fallen into this trap—resenting what he didn't get instead of stewarding what he did.

- **The First Danger of Comparing: Discouragement**

When we look at what others are doing, it's easy to feel inadequate. We might think, *"I could never do that,"* or *"I'll never measure up."*

Comparison can steal joy and stop us from using the gifts God has given us faithfully (Galatians 6:4)

- **The Second Danger of Comparing: Pride**

On the other hand, comparison can also feed pride. We might think, *"I do so much for the Lord—if only others served like I do."* Yet the Parable of the Talents reminds us that God's standard is not how we measure up to others, but **faithfulness to what He has entrusted to us**. Our focus should be on fulfilling our own calling, not on how we stack up against anyone else (2 Corinthians 10:12).

Big Role, Small Role but the Same Reward

An account in the Old Testament provides a good illustration of how God views and rewards faithfulness. In **1 Samuel 30**, we see a clear example of how God values faithfulness.

When David and his men returned from battle against the Amalekites, 400 men had gone out to fight, while 200 stayed behind to guard the supplies. After the victory, David made a remarkable decision: **everyone received the same share of the spoils**, whether they fought or stayed behind.

Ironically, some of the men who fought with David despised the 200 who stayed behind, calling them *"worthless"* because they didn't join the battle. But David reminded them that God had delivered the victory, and that **faithfulness in every role—whether on the front lines or guarding the supplies—deserves equal reward** (1 Samuel 30:23-24).

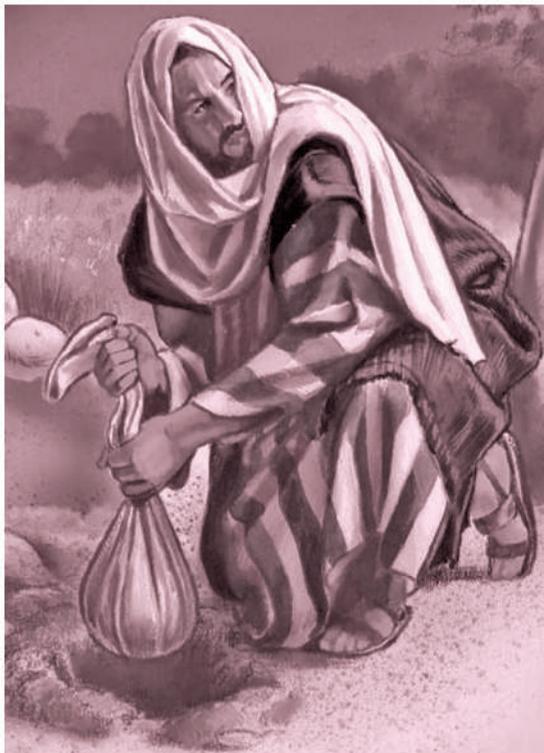
The lesson is simple but profound: God honours faithfulness in every role. Some are called to high-profile service, while others serve in quieter, behind-the-scenes ways. Both types of service are essential, and both are rewarded. It is obedience and diligence, not visibility or the size of the task, that matters.

This principle echoes the essence of the Parable of the Talents. In the parable, each servant is expected to be faithful with what the master entrusts — whether much or little.

The One Talent Servant

The one-talent servant begins with the words, *“Lord, I knew you to be a hard man... And I was afraid, and went and hid your talent in the ground.”* But the tragedy is—he didn’t truly know his master at all. His view was distorted.

The first two servants saw their master as generous, trusting, and worthy of honour. In contrast, the third servant saw the master as harsh and unfair— *“a hard man.”* That distorted view bred fear, passivity, and excuses.



Many people today also have the wrong view of God. They may think they know Him, but what they really know is an inaccurate picture shaped by fear, past hurts, or false teaching. The servant thought, *I didn’t do anything wrong*, but the greatest wrong was that he didn’t do anything at all. He buried his opportunity instead of stepping out in faith and counting on the kingdom of God to multiply it.

Your picture of God shapes how you handle what He’s entrusted to you:

- If you see Him as *generous*, you'll give freely.
- If you see Him as *faithful*, you'll persevere even when results are slow.
- If you see Him as *gracious*, you'll step out boldly without fear of failure.
- But if you see God as distant, you may feel unsupported and isolated, thinking, "*I have to do this alone.*"
- If you see Him as *angry*, you may operate out of fear rather than love, hence hiding your gifts.

Fruitfulness in God's kingdom doesn't start with what's in your hand—it starts with what's in your heart. The clearer and more accurate your vision of God's character is, the more courage, creativity, and diligence will flow from your life.

COMPARING TWO SIMILAR PARABLES

Matthew 25:14–30 (*the Parable of the Talents*) and Luke 19:11–27 (*the Parable of the Minas*) are similar in structure but **not the same parables** — most scholars agree Jesus taught them at different times to make related but distinct points.

Here is a side-by-side comparison:

Feature	Parable of the Talents	Parable of the Minas
Setting	Spoken on the Mount of Olives during the Olivet Discourse, just before Jesus' arrest.	Spoken near Jericho, right after Zacchaeus' conversion, as Jesus is on the way to Jerusalem.

Amount Given	Talents – large amounts (one ≈ 20 years’ wages). Different amounts given: 5, 2, 1.	Minas – smaller sum (one ≈ 3 months’ wages). Everyone receives the same amount : 1 mina each.
Distribution Principle	Given “ according to ability ” – amounts vary per servant’s capacity.	Equal start – each gets the same amount to work with.
Servants’ Response	Two servants invest and double their money; one buries it in the ground out of fear.	10 servants mentioned, but only 3 outcomes described. Two servants make 10 minas and 5 minas each and one hides it in a cloth.
Faithfulness measured	Faithfulness measured relative to what was entrusted – reward proportional to stewardship.	Faithfulness measured from the same starting point – differences in outcome show diligence.
Unfaithful servant’s excuse	<i>“I knew you to be a hard man... so I hid your talent.”</i>	<i>“I was afraid of you, because you are a severe man... so I kept your mina.”</i>
Consequence for Unfaithful	Cast into outer darkness	Mina taken and enemies slain
Main Emphasis	Faithfulness according to what you’ve been given ; readiness for Christ’s return.	Faithfulness despite delay and judgment on those who reject Christ’s reign.

Faithfulness is Multiplication

In this parable, the servants who are called “*good and faithful*” are not praised for simply *preserving* what the master gave them, but for *multiplying* it. Faithfulness in God’s kingdom is not passive — **it’s productive**. True loyalty to the Master is shown when what He entrusts to us grows, expands, and bears more fruit than before.

This principle stretches all the way back to the opening pages of Scripture. In **Genesis 1:28**, God’s

first words to humanity were, “*Be fruitful and multiply, fill the earth and subdue it.*” While this has often been reduced to having children, in context it is far broader. Adam and Eve were called to be faithful stewards of all God’s creation — to develop its potential, extend Eden’s order and beauty, and fill the earth with the knowledge of God’s glory.

The Parable of the Talents echoes this original mandate. What the Master gives — whether resources, opportunities, relationships, spiritual gifts, the gospel message itself, or the knowledge of the living God — is meant to be cultivated and multiplied. Just as Adam and Eve were commissioned to turn the garden into a flourishing, God-reflecting



world, we are called to take God's kingdom life and see it multiply wherever He has placed us.

To *"bury"* what we've been given, like the third servant, is to reject that Genesis mandate and waste the Master's investment. But to be fruitful — to multiply blessing, truth, and love — is to live out God's first command and Jesus' kingdom expectation. And in the end, multiplication is what results in the words every servant longs to hear: *"Well done... enter into the joy of your Master."*

The Harsh Language of Judgement

Why does God judge the people He claims to love? On the surface, we may believe that a God without judgment is a God of love. But when we really consider the evils of this world, no one wants a God who simply looks the other way. **God's judgment on the one talent servant is not His character—it's His rightful response to unfaithfulness** and to the act of refusing to use what He has entrusted for His kingdom's purposes.

But here's the sobering part: in Matthew, this parable is only **one chapter away from the cross**. By the time we reach Matthew 26, Jesus is no longer telling stories about servants being called to account — He Himself is being seized, tried, and condemned.

That's the shock Matthew wants us to feel:

- In Matthew 25, Jesus warns about a **Master returning to settle accounts**.

- In Matthew 26–27, the “Master” becomes the **Servant who is judged**.
- The Judge of all the earth steps into the dock as the accused.
- The One who speaks of “*outer darkness*” is Himself swallowed by the darkness at noon on Good Friday.

This is not a safe, sentimental Jesus delivering moral tales from a distance. The warnings He gives are backed by **His own blood**. He will bear the full brunt of the world’s rebellion, absorb its violence, and carry its sin.

Matthew is showing us something profound: **the same Jesus who announces judgment also takes judgment upon Himself**. Salvation is offered at infinite cost, but the parable still ends with accountability.

So when Jesus’ language sounds harsh, it’s not the harshness of an uncaring tyrant—it’s the urgency of a Savior who is about to give His life so that we need not face that judgment unprepared.



Enemies of Faithfulness

1. Fear

- Fear of failure, fear of rejection, or fear of unknown leads to burying what we've been given
- Shows a lack of trust that God is good and in control, even when things get difficult. Stops us from using what God gave us.

2. A distorted view of God

- Seeing God as harsh, stingy, or untrustworthy (Matt. 25:24 – *"I knew you to be a hard man..."*)
- Leads to fear-based paralysis instead of love-fuelled obedience.
- Sounds like, *"God is just waiting for me to mess up, so why bother trying?"* or *"God won't use me anyway."*

3. Laziness

- Laziness often wears the mask of comfort.
- We settle into safe routines that are ultimately unproductive.
- It's a *"Netflix faith"* where we binge-watch Christian content but rarely serve the church, share the gospel, or invest time in prayer and spiritual growth.

4. Comparison

- Looking at others and feeling your gifts don't measure up
- Social media can make it worse: *"They have five talents, I just have one — why try?"*
- Kills motivation and stops faithfulness but God calls us to focus on using our gifts well (Galatians 6:4-5)

5. Distraction

- Busyness can crowd out faithfulness until we are *"too busy to serve, pray, or give."*
- Constantly engaging with phone or media, work deadlines, and packed calendars leave no margin for God's kingdom work.

6. Unbelief

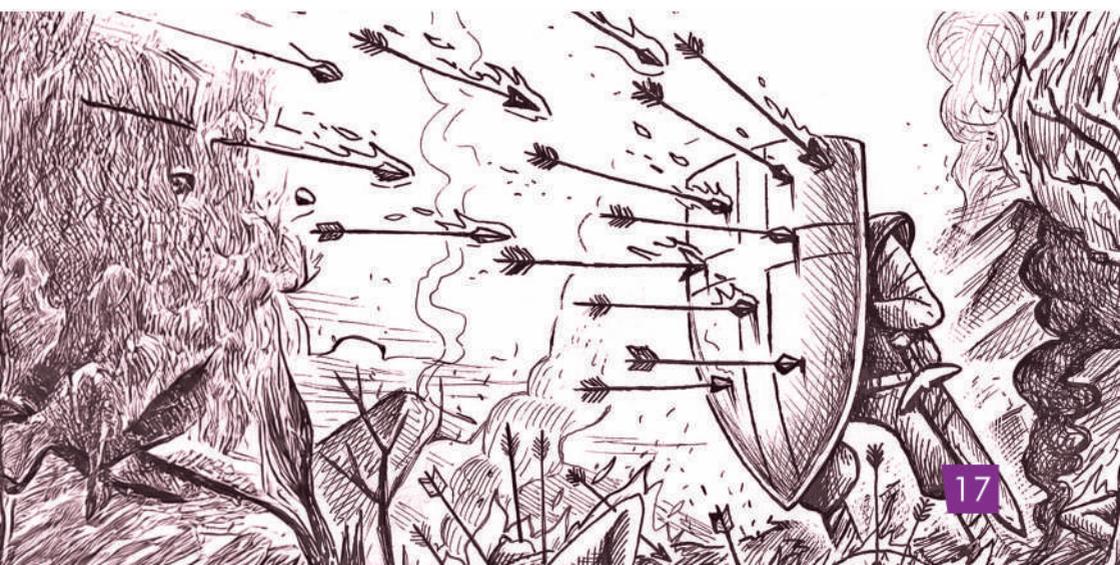
- Doubting whether God will reward our faithfulness.
- Thinking small acts don't matter: *"What difference will my little contribution make anyway?"*
- But God honours actions when done in faith and trust, and they contribute to His greater work in ways we may never see.

7. Cheap grace

- Using God's grace as an excuse to do nothing.
- Thinking: *"I'm saved, so it doesn't matter what I do."*
- Grace is meant to empower us to grow, serve and be responsible instead of leading us into passivity.

8. Perfectionism

- Waiting for the perfect conditions or full readiness before acting.
- It hides behind thoughts like, *"I'll start serving once I feel fully prepared."*
- Waiting for everything to be just right becomes an excuse to avoid risk and responsibility.
- The truth is God works most powerfully through our weakness, our inadequacy, and our imperfections.



How to Invest Your Talents Wisely

1. Avoid Spreading Yourself Too Thin

Sometimes, we say “yes” to everything—ministries, projects, events—because all feels important. But when your energy is scattered in every direction, you end up being effective in none. True faithfulness requires focus.

Lord Jesus Himself didn’t do everything or heal everyone at once—He only did what He saw the Father doing (John 5:19).

2. Don’t Let Fear Restrict You

Fear of failure, rejection, or inadequacy can lead to burying what God has given us. Wise investment means stepping out in faith, even if the risk feels real. It’s better to try and grow than to stay stuck in comfort zones. Peter stepped out of the boat in faith (Matthew 14:29), while the one-talent servant buried his gift in fear (Matthew 25:25).

3. Steward Your Talents in the Right Context

Your talents aren’t yours to use however or wherever you want. God places you in certain communities, relationships, and spheres of influence for a reason. Using your talents faithfully means serving within the structures God has put in place, submitting to leadership, and contributing to the mission you share.

Nehemiah didn’t rush to rebuild the walls—he first assessed, planned, and then acted under God’s guidance (Nehemiah 2:11-18).

Paul stayed in Corinth for around 2 years because God told him He had “*many people in this city*” (Acts 18:10-11).

4. Ethics of Using Your Talents

- **Accountability:** Be open to guidance and correction from those God has appointed over you.
- **Responsibility:** Understand that your gifts are to bless others—use them with integrity, humility, and love.
- **Community:** Your talents are not just for personal gain but for building up the body of Christ.
- **Respect:** Avoid overstepping or working against the vision and unity of the community you belong to.

Using your talents wisely means knowing where God has called you, *who* you’re accountable to, and *how* your gifts fit into His bigger plan. It’s about faithful, focused service—not restless busyness or isolated independence.

A Certain Return but Uncertain Time

In the Parable of the Talents, Jesus paints a picture of a master who entrusts his servants with resources before leaving for “*a long journey*” (Matthew 25:14). That long absence is no accident—it mirrors the period between His ascension and His return. The “*delay*” in the master’s coming tests the hearts of the servants. *Will they stay faithful when no one is watching? Will they steward well in the seeming absence of accountability?*

The Bible is clear—Jesus will return. His coming is certain, but the **timing is unknown** (Matthew 24:36, Acts 1:7). That’s why the wise servant acts “*immediately*” (Matthew 25:16), living in readiness. The unfaithful servant, however, uses the delay as an excuse for idleness and self-interest. This is where Jesus’ warning becomes clear: *the appearance of delay is not an opportunity for complacency—it is a test of faithfulness.*

The parable reminds us that **the coming of the Lord will reveal what we truly believed about Him.** If we saw Him as generous, trustworthy, and worthy of our best, our lives will show it. If we saw Him as harsh, distant, or unworthy of our effort, that too will be exposed.

The message is simple yet sobering: **Live every day as if the Master could return today—and work every day as if He might not return for a lifetime.**

Conclusion

In the parable, the master represents Jesus. He is about to go away—but not forever. He will return, and when He does, He will call each servant to account. The servants represent us—His followers—entrusted with responsibilities to carry out until He comes back.

So, the greatest question we can ask is this: *What has Jesus entrusted to you that carries the highest value?* But among all the talents and resources God has placed in our lives, our greatest treasure is the gospel—the priceless gift of salvation.

The good news is that God’s kingdom is available to all through Jesus Christ. It is not meant to be kept hidden or hoarded—it is meant to be multiplied. We are called to duplicate it by sharing it, embodying it, and leading others into it.

That’s why Matthew ends his Gospel with the **Great Commission** (Matthew 28:18–20)—the ultimate call to invest what has been given to us into the lives of others, making disciples of all nations.

So, the call is urgent: take what God has given you—the salvation that cost Him everything—and invest it boldly. Focus your life not just on doing many things, but on being faithful with the *most important thing*. When the Master returns, may He find us multiplying His treasure, not hiding it.

Chapel Service

Every Wednesday | 7pm
@ Temple of God



Teens Church

Every 2nd Saturday | 5.30pm
@ Temple of God



Membership Class

27th SATURDAY | 4PM



Meet our Pastors

for Prayer & Spiritual Assistance
Contact: 080-67537777



House Warming & House visits

Contact Church office: 080-67537777



Hospital Visit

Contact: 080-67537777



SEPTEMBER 2025

CHURCH EVENTS



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