

# LIVING DANGEROUSLY

Chapter 12. Matthew 25:14-30

by Ray C. Stedman

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Parables can be as exciting and challenging as detective stories. Even more so, for in the end they turn out to be dealing with real life, while detective stories can be pretty far-fetched. But parables, like detective stories, are filled with half-hidden truths and secret meanings and yet with clues to these secrets scattered liberally throughout. Parables are God's exciting way of challenging us to a mystery hunt, and the treasure we are after is a new insight into the nature of life which will enrich us in a thousand ways if we act upon it once it is discovered.

## The Third Parable

The parable of the talents is the last in a series of three which Jesus gave his disciples to illustrate what he meant by the command, "Watch!" Its opening words link it to the same time period as the first two, and it reflects the same basic pattern of a master who goes away and leaves a certain company to fulfill a task till he returns. Here is the introduction to it from Matthew 25:14-18:

"For it will be as when a man going on a journey called his servants and entrusted to them his property; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them; and he made five talents more. So also, he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money."

## Interpreting the Parable

In many ways this is a deeply puzzling parable. The central question of course, is: What do the talents represent? There is a common, but quite shallow, understanding of this parable that it teaches the need for us to put our natural gifts to work for God. Someone says, "I play the piano and I would like to devote my talent to the Lord." Another says, "I think I have a gift for speaking (or teaching, or making money, etc.,) and I would like to develop that talent and devote it to Christ."

But when we think of the parable in this way we are being misled by the modern meaning of talent. To us the word means ability—a natural gift which we possess. But it definitely did not mean that in biblical times. The disciples thought of this word as a definite amount of money. The talent was a specific weight of silver, worth about a thousand dollars. Though it was a definite amount of money in the story the Lord told, yet it represents something other than money in our lives. We shall see in a moment why it cannot represent the natural gifts we possess. But the major question before us is: What has the Lord given to us to invest, which corresponds with the talents given to the servants in the parable?

Another easy pitfall we must avoid is to interpret this parable as though it dealt only with the matter of ultimate

rewards for service. This concept often accompanies the idea that the talents represent natural gifts. We must use our natural gifts to the full for Christ, we are told, lest in the end we lose our reward, though of course, we will not lose our salvation. But salvation is the very thing that is at stake in this parable. It is the ultimate destiny of a professed servant of Christ which is the issue. The last line of the story makes that crystal clear. Of the man with one talent, the returned master says, "Cast the worthless servant into the outer darkness; there men will weep and gnash their teeth." The final scene therefore reveals that the worthless servant was not really a Christian at all. So it is apparent that the talents are not distributed only to true believers but are given to false and true alike, that is, any who in any sense recognize the authority of the Lord and who claim to be his servants. But what is done with the talents distributed is an exceedingly vital issue. The destiny of the individual hangs on the matter. It is a question of life or death.

Once again, we must treat this parable autobiographically. We must see that it is intended for us. In Mark's account of this same parable (Mark 13:32-37), the Lord says, "What I say to you [disciples] I say to all: Watch." The parable is addressed to any who have any interest or conviction that what Jesus describes as the outcome of history will actually take place. To each one the Lord has distributed one or more talents. We are either trading with it or burying it in the ground. As we read the parable we must face, in terrible loneliness, that central issue.

Now, having gotten our perspective straight, we turn to the inevitable question, "What are the talents, in our experience?" There are several clues given to us in the account which will guide us in this search. We shall discover and assess them one by one.

The first clue is found in the opening verse, "For it will be as when a man going on a journey called his servants and entrusted to them his property." The last two words are the key: "his property." That is another term for the talents which are distributed. They are the Lord's property, God's property. They are then, not something which man can give, but something which God alone controls. The talents are not distributed, like natural gifts, to all men freely, but are given only to those who in some fashion have the relationship of a servant to the Lord. To them he is willing to distribute his property.

The second clue is found in the next verse, "to one he gave five talents, to another two, to another one, to each according to his ability." Again, the last phrase is extremely helpful. Here we learn that the talents are clearly not natural abilities but are actually distributed on the basis of natural ability. To one man the Lord gave five talents because he was a man of great natural ability, he had many gifts. To another he gave two talents because he was not as gifted as the first, and to the third man he only gave one talent because he had few natural abilities. Whatever the talents may be, one thing is certainly clear: they are not natural abilities. Rather, the number of talents given is determined by the number of natural gifts possessed.

The third clue is not stated in the text but is clearly implied. It is the unspoken implication the the Lord expected these servants to invest the talents he distributed in such a way as to produce gain. The talent, then, is something that can be invested, be risked, with the possibility of producing gain or loss. The decision to risk is wholly the servant's. He can choose to take this risk, as the first two servants did, or he can utterly refuse to do so, as the third one did.

The fourth clue is likewise implied. It is that the investment must be made wholly for the benefit of the absent Lord. The talent is not given to the servant for his own use. It remains the property of his absent Lord and if it is risked it must be on the Lord's behalf. There is no promise made to the servants that they will share in any way in whatever profits may be made. They have no right to deduct a broker's percentage. As far as the servant could see, all the loss would be his, all the profit would be the Lord's. The Lord alone would benefit by this transaction, if any would.

## **The Riddle Solved**

Let us now sum up these four clues and ask ourselves a question. What do we professed Christians have which is God's peculiar property, which comes to us on the basis of natural ability, which requires a risk on

our part, and that risk appears to benefit only the Lord and not ourselves? Can you answer that?

Well, look at it this way. Having certain natural abilities, what do you then look for? Recognizing that you have a particular gift, what do you then seek? Is it not an opportunity to use that gift? Do we not all look for such opportunities, young and old alike? As we grow up and feel our powers developing, do we not then look for some opportunities to use them? And the more talents we feel we have the more we look for occasions for expression.

So the talents of the parables are to us golden moments of opportunity. Now let us test that to see if it fulfills the qualifications we have discovered and agrees with all the clues.

Is it not apparent at once that opportunities for the exercise of natural gifts are God's peculiar privilege to bestow or withhold? Who of us, remembering the struggle to express ourselves along some line of natural ability, has not realized that it was beyond our final control whether the opportunity came or not? Who is not aware of what we call the "lucky breaks" that life occasionally brings us? Or who has not been defeated and discouraged by what we call "bad breaks" when suddenly those opportunities we sought were removed from us? Who governs all this, ultimately? Can we not agree that they are something which God alone gives? They are his property. It is equally obvious that such opportunities come on the basis of how many natural gifts we possess. Every day we see examples of many-gifted people who seem to abound in opportunities to demonstrate what they can do. For those somewhat less gifted the opportunities seem to come less often. And we're all familiar with the Cinderella-type who may have a once-in-a-lifetime opportunity to step into the limelight and display the hidden talent he or she may have. Thus we can see that the opportunities are given on the basis of natural gifts. So strongly do we sense this that we sometimes say it is the gift which creates the opportunity. But experience does not support that.

## **Making Investments**

But it is the third and fourth qualifications which mark an opportunity as equivalent to the biblical talent. Opportunities to display gifts come to all kinds of people, Christian or not; but those opportunities which involve the possibility of gain to Christ come only to professed Christians. Such opportunities are moments of decision when we must choose to play it safe and get what we can for ourselves, or risk our reputation or even our life in order that God may have what he wants. They are hours of fateful decision when we cast the die of our lives for ultimate good or evil, though at the moment the only questions we may face is, "Will this give me what I want, or will it only make possible for Jesus Christ to do what he wants to do through me?"

These moments can occur when we are confronted with moral choices. "Should I yield to my passions to do this thing I know is wrong, and thus satisfy myself and my urging friends; or should I refuse it, be true to what God wants of me, and perhaps lose my friends and certainly the immediate satisfaction of my lusts?" "Should I accept this new promotion, involving as it does certain questionable business ethics; or should I pass up, for my conscience' sake, the possibility of some new furniture and a better car which the increase in salary would buy?"

Or perhaps there is no moral issue involved, but only the question of where our gifts are to be exercised. "Should I respond to this inner urge to invest my life as a social worker in a slum area for Christ's sake; or should I play it safe and continue my present plans to be a rich lawyer?" "Should I take the time to teach this home Bible class with its life-changing possibilities; or should I go on reserving each Tuesday night for bowling with my friends?" "Should I get involved with my neighbor's seemingly endless problems and try to help her find the strength from God that she needs; or should I forget it and use the time to read, and study, and pray?"

The God-given opportunities which the talents represent are clearly part of each professed Christian's life. They are distributed to each, according to his ability. But inevitably there will be an accounting. Jesus describes it for us in verses 19-21:

"Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here I have made five talents more.' His master said to him, 'Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master.'"

This first man has gained a one hundred percent return. In terms of the application of this parable to our lives it means that he made full use of his opportunities, not for his own advancement but for his Lord's. He put first the kingdom of God and his righteousness. He made each crucial decision about the investment of his natural ability, not ultimately to profit himself but that the work of Christ might be advanced. He risked the possibility of loss to himself. He took the chance that he might never have the place of prominence, influence or power which he had wanted, but deliberately invested his opportunity along a line that would give God what he wanted: to bind up the brokenhearted, comfort the fatherless, set at liberty the captives, and proclaim the gospel to the poor.

### **Christ's "Well Done!"**

To this man, whose God-given powers were all at Christ's disposal, not in an empty commitment of word only but in actual deed, Jesus says, "Well done, good and faithful servant." Obviously Jesus Christ would never say "well done" unless it had indeed been well done. This is not empty praise, made meaningless by being spoken to everyone alike, regardless of how well or poorly he has done. Then the Lord sets him over much, which in the estimation of Christ must be a great deal indeed, and adds, "Enter into the joy of your master."

What is that joy? In the book of Hebrews it is said of Jesus, "who for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of the throne of God" (Hebrews 12:2). It is the joy of accomplishment the joy of achieving the results for which blood, sweat, and tears have been shed; the shouting joy of having satisfied the heart of God. It is an eternal joy, not passing in a moment as do our times of exultation, but remaining fresh and glorious forever.

Jesus continues the story of the final accounting:

"And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' His master said to him, 'Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master.'"

The man with two talents had gained two talents more. Is that fifty percent? No, that is one hundred percent, too. That means that to the limits of his ability he, too, had chosen to put Christ's cause first. He was not naturally as able as the other man but he was equally committed. He had risked loss to himself that his Lord's work might prosper. To him, therefore, the Lord says, "Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master." There is not one syllable of difference between what the Lord says to the man with two talents and what he said to the man with five!

Perhaps before we go on to view the accounting of the third man, it would be well to pause to answer a question that may be haunting many. What are the additional talents gained by the two men when they invested the talents they were given on behalf of their master? These first two men each had double the talents they were given. What do the additional talents represent? Certainly if the talents given represented opportunities then would not the talents gained represent the same? But in the second case, opportunities on a different level, in a higher realm. If the talents given represent opportunities to invest natural gifts, then very likely the talents gained represent opportunities to invest spiritual gifts, those gifts of the Spirit listed in 1 Corinthians 12 and Romans 12 which are given to every true Christian without exception.

If this is so, they would be opportunities earned, the right gained to exercise spiritual impact, spiritual power.

How many Christians have discovered they have a spiritual gift only when they have seized an occasion to be of use to Christ? They have to decide to risk, to venture, for his name's sake. Feeling ill-equipped and clumsy at first, nevertheless, they went on doing what needed to be done and before long it was evident to all, and even to them, that they had a gift for the work, one of the gifts of the Spirit. Having found the spiritual gift they soon found great opportunity to employ it.

## **No Risk, No Gain---Only Loss**

Inevitably, Jesus moves to the climax of his story. One man yet remains to give his accounting:

"He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not winnow; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed, and gather where I have not winnowed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him, and give it to him who has the ten talents. For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness; there men will weep and gnash their teeth.'"

At first we may be a bit bewildered by what seems an unduly harsh treatment of the man with one talent, who at least had a sense of responsibility to see that his master got back the money that he gave him without any loss. But the matter is put in proper perspective when we hear Jesus' words: "For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away." The basic purpose of life is growth, increase, return. To fail in this purpose is to be fundamentally unprofitable. All life grows, and if it does not, it has already ceased to live and is no longer worth keeping. That is what Jesus means.

## **One Big Risk**

This servant had gained nothing because he had risked nothing. There was no increase because there was no investment. He had one great (and long-continued) opportunity to risk himself on behalf of his master but he deliberately ignored it. The outcome of the story tells us the nature of that opportunity. It was the opportunity to give himself to God; the opportunity to be redeemed. That one supreme venture was a present possibility all through the time of his master's absence. But he had deliberately put it from himself, and rather early in the game. He had gone and hid it in the ground! When it was safely buried he could forget about it and go on about his own affairs. It was not there to make him uncomfortable by constantly reminding him of his master's expectations. But since he took no risk for Christ's sake he had also no spiritual influence, no impact for eternal good. His life counted for nothing; there was no spiritual power. It had all been lived for himself.

When the master returns, the man has a little speech carefully prepared to justify it all. Evidently he had rehearsed it many times. "You are," he says, "a basically unreasonable man. You expect other people to do the dirty work while you get all the benefits, and if they should fail to satisfy your expectations you are quite ready to accuse them as thieves. So I was afraid to risk what you gave me, lest I should lose it and would have to face your wrath when you returned. But I have outwitted you. I have kept your talent safe for your return. Here is exactly what you gave me. You and I are even."

The master does not attempt to debate his character with the man. He takes him at his own appraisal of his master. "You knew that I reap where I have not sowed, and gathered where I have not winnowed?" The editors of the text have done right in ending this statement with a question mark. The master is not agreeing with what the servant says, he is saying, in effect, "So that is your understanding of my character, is it? All

right, then, out of your own mouth will I judge you. If that's what you thought of me, then you ought to have known that you couldn't possibly please me by failing to get some kind of gain. In that case, you could at least have put the money in the bank and I would have had some interest on it when I returned."

## **The Phony Revealed**

Of course, the real problem is that the man had no intention of really being the servant he was pretending to be. The master's argument is: No matter what his opinion of his master was, whether true or distorted, as a true servant he should have acted in accord with what he knew his master would expect. But this the man refused to do. He had his own life to live and it was really nothing to him that a servant's fundamental task is to serve, not himself, but his lord. He was therefore a phony, a hypocrite, pretending to be what he was not.

In his selfish blindness what he did not realize was that his one chance to become genuine was to risk himself, by venturing with his master's talent. Had he done so, like the other two men, he would have gained. He would himself have been changed, for to venture is to be changed. To risk for Christ's sake is to find oneself altered, redeemed, reborn. That one talent is given to all who are drawn to follow Christ. They have the opportunity to risk themselves upon his word, to trust his redeeming grace, to rest their hope for eternity upon his work for them upon the cross. Other opportunities for risk will follow that, but without that one investment there is no true value to life.

As C.S. Lewis vividly puts it: "It may be a hard thing for an egg to become a bird; it is a jolly sight harder for it to learn to fly while it is still an egg. We are like eggs, today, and we either must be hatched, or go bad!"

What is the final message of Jesus in telling this story? It is: Step out! Risk! Live dangerously! Take constant chances with your life and goods for his name's sake. Don't try to bottle up your life so as to hang on to it at all costs. If you do that you will surely lose it. But surrender yourself to his cause, again and again. That is the way to find life. That is the way to watch for his coming. Having risked yourself to become a Christian, now risk yourself again and again as opportunities arise. Live dangerously! Or that also could be written, love dangerously! To live for Christ is to love men with his love. And that is always a risk. It has been well written:

"To love at all is to be vulnerable. Love anything and your heart will certainly be wrung and possibly be broken. If you want to make sure of keeping it intact you must give your heart to no one, not even to an animal. Wrap it carefully around with hobbies and little luxuries, avoid all entanglements, lock it up safe in the casket or the coffin of your selfishness. But in that casket-safe, dark, motionless, airless-it will change. It will not be broken, it will become unbreakable, impenetrable, irredeemable. The only place outside Heaven where you can be perfectly safe from all the dangers and perturbations of love is hell."\*

## **Prayer**

Lord Jesus, have I ventured anything for you? Have I risked my life for your sake? Or have I but transferred my ambition from the world of business or sport to the world of religion, still busy seeking self-aggrandizement, self-exaltation? Lord, teach me to risk, to abandon, to fling away what would minister only to myself. For your name's sake, Amen.

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\* Lewis, C.S., *The Four Loves*, Harcourt, Brace, World, Inc., New York. Used by permission.

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