

TRUTH B-P CHURCH
Adult Sunday School

BIBLICAL STEWARDSHIP

LESSON NINE: PARABLE OF THE TALENTS

I. INTRODUCTION

Parables in the Bible have long been known as earthly stories with heavenly meaning. Most importantly, they are God's Word given for the spiritual benefit of God's people. One of the parables which taught the importance of biblical stewardship is the "Parable of the Talents" (Matthew 25:14-30).

"¹⁴ For *the kingdom of heaven is* as a man travelling into a far country, *who* called his own servants, and delivered unto them his goods. ¹⁵ And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. ¹⁶ Then he that had received the five talents went and traded with the same, and made *them* other five talents. ¹⁷ And likewise he that *had received* two, he also gained other two. ¹⁸ But he that had received one went and digged in the earth, and hid his lord's money. ¹⁹ After a long time the lord of those servants cometh, and reckoneth with them. ²⁰ And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. ²¹ His lord said unto him, Well done, *thou* good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. ²² He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. ²³ His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. ²⁴ Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: ²⁵ And I was afraid, and went and hid thy talent in the earth: lo, *there* thou hast *that is* thine. ²⁶ His lord answered and said unto him, *Thou* wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: ²⁷ Thou oughtest therefore to have put my money to the exchangers, and *then* at my coming I should have received mine own with usury. ²⁸ Take therefore the talent from him, and give *it* unto him which hath ten talents. ²⁹ For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. ³⁰ And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth."

In this parable, the Lord describes a master who entrusts his goods to his servants before going on a long journey. The servants are given responsibilities according to their abilities. Later, the master returns and asks them to give an account of what they have done to their talents.

This reflects the believer's accountability towards God. As stewards of God, we are not owners of our lives, resources, time, spiritual gifts, opportunities, possessions, abilities, or responsibilities. One day we must stand before Him and give an account of how we have used what He has entrusted to us. Will we pass or fail?

II. THE MASTER IS OWNER

The parable begins with a man preparing to travel into a far country. Before leaving, he calls his servants and delivers his goods into their hands. This teaches us an important principle. The master is the owner. Everything belongs to the master. The servants did not own the goods or talents. The wealth belonged to the master. The servants only received temporary responsibility over the resources entrusted to them.

The master in this parable represents God. The servants represent us. The talents represent everything we possess which ultimately belong to God. Our lives, strength, time, spiritual gift and material possessions are not truly ours. They are entrusted to us for a season. This truth has no place for our own pride. There is nothing we can truly say it is ours because everything belong to God. This parable reminds us we are stewards, not owners.

The master distributed the talents differently and accordingly. To one servant he gave five talents. To another, he gave two. To another, he gave just one. The distribution was not random. The master gave “to every man according to his several ability.” The master knows his servants well. The talents given will not be given beyond the ability of the servants. Yet every servant receives at least a talent. No servant in the parable could say, “I received nothing.” Likewise, every believer has received at least “a talent” from God. The expectation for all of them is the same: diligence.

III. THE SERVANTS’ DILIGENCE IS EXPECTED

After receiving the talents, the first two servants immediately began working diligently. The servant with five talents traded and gained another five. Likewise the servant with two talents also traded and gained another two. Both servants were diligence. They did not delay. They did not procrastinate. They did not waste time. They immediately engaged in labor with diligence.

Biblical stewardship expects diligence. The talents increased because the servants worked faithfully. The master expected activity, responsibility, and fruitfulness from all his servants. This is diligence in one word. The increase differed in amount but not in faithfulness. One gained five. The other gained two. Yet both received the exact same commendation from the master: “Well done, thou good and faithful servant.” God expects diligence of each individual and not comparing among themselves.

IV. THE SERVANT WHO DID NOTHING

The third servant did nothing to make the talent work. Instead of laboring with diligence, he dug into the earth and buried his master’s talent. He did not lose the talent. He simply refused to use it. He avoided responsibility. He avoided labor. He avoided effort. Outwardly, he may have appeared safe and cautious. But inwardly, he was lazy and unfaithful. Many have the wrong conception that stewardship fails only when resources are wasted through reckless living. But this parable shows another danger: failing to use what God has entrusted.

Instead of repentance, the servant caught doing nothing, tried to justify his own actions by “pushing the blame.” He tried to “blame” the master by describing him as a hard man with no business success, and therefore he acted out of fear of losing the one talent. Fear became his excuse for inactivity. Instead of serving with diligence, he justified his action of doing nothing to the talent. The master never asked the servant to equal or do better than other servants. He only expected diligence in what was given (even the least to deposit the one talent to earn interest). The problem was not lack of ability but lack of diligence. The servant protected himself from effort, but he also produced nothing, simply because there is no diligence on his part. Diligence is expected, but he chose to do nothing.

V. SUMMARY

The journey may be long, but the master’s return was certain. There will come a day of accountability. Every steward must eventually answer for how he used what was entrusted to him. God expects faithful and diligence stewardship from us entrusted with His resources. The issue is not how much we possess, but how diligence and faithful we use what has been entrusted to us. The faithful servants were rewarded but the unprofitable servant suffered loss. Let us be faithful stewards by being diligent in our responsibility and service, and always be ready to give an account to our Master. May we hear these words from Him: “Well done, thou good and faithful servant.” Amen.