

THE PARABLE OF THE TALENTS AND THE PARABLE OF THE MINAS

(Matt. 25:14-30 and Lk. 19:11-27)

by Tom Finley

These two parables have some similarities and are thus quite parallel to an extent. Thus, it seems worthwhile to look at them together. I strongly suggest that you now open your Bibles to these two portions (Matt. 25:14-30; Lk. 19:11-27). First, read both of the parables and then keep your Bible open to refer to them as you read through this article.

Let us remember that parables are stories that present some spiritual truths. With most parables there is a central theme of spiritual truth. It is a mistake to think that every detail in a parable must have an actual meaning in interpretation. Yet, some key details will have an actual meaning in order to convey the spiritual truth. Jesus interpreted seven details in His parable on the wheat and the tares (Matt. 13:24-30, 36-43). There were only a few details on which He did not comment, and I think we can safely assume that those details were not germane to the fundamental truth which the parable was meant to convey. In the parable of the soils recorded in Luke 8, Jesus gave us an interpretation which explained most of the details.

The basic story in both of these parables is essentially the same. A master entrusts his goods to his slaves while he is away on a journey. Upon the master's return, the master evaluates the stewardship of his slaves. He evaluates them in accordance with their faithfulness in using his goods in order to gain some profit for him. It is clear that the master sought some increase, some gain, from the stewardship. A gain indicated faithfulness on the part of the slave. Upon this evaluation, the master rewards, or recompenses, his slaves according to how they have handled their stewardship. In the case of two faithful slaves, a positive reward is given. In the case of a single unfaithful slave, a negative recompense is given.

Setting in Luke 19: The setting of the parable of the minas (Luke 19) was out in the open among the crowd. Zaccheus had just believed and the Lord acknowledged his salvation. But, the crowd was now looking for Jesus to set up His kingdom. The specific reason Jesus told this parable was in response to this anticipation of the immediate coming of Kingdom of the Messiah:

(Luk 19:11) While they were listening to these things, **Jesus went on to tell a parable, because He was near Jerusalem, and they supposed that the kingdom of God was going to appear immediately.**

Jesus words immediately following give a response to the idea of the coming of the Messianic Kingdom. His parable clearly demonstrates that the nobleman (Christ) would go away to **receive a kingdom** and then return. But, prior to his

departure he would entrust a mina to each of his ten slaves, requesting that they do business until the nobleman returned. Upon his return, he would have an accounting to see what business they had done.

Setting in Matt. 25: The setting is the Mt. Olivet discourse. This discourse by Jesus begins in Matt. 24:1 when Jesus and His disciples are on the temple grounds. Jesus tells them that the temple buildings will be torn down (24:2). Then, His disciples came to him privately asking when these things will happen and what will be the sign of His presence (arrival as King) and the end of the age. Jesus then tells this private audience of His disciples many end-time details. This discourse continues all the way through chapter 25 and ends in 26:1: "When Jesus had finished these words, he said to His disciples." Matt. 24 and 25 are characterized by end-time events, warnings and parables. The parables must obviously have something to do with end-time events. The direct cautions and warnings (Matt. 24:42, 44; 25:13) must be for the disciples (His audience) – warnings to be watchful and to be ready for Christ's coming.

Story sketch:

The basic story sketch is the same in both the parable of the talents and the parable of the minas. How can we possibly miss what the overall theme is if we realize that at least key details of a parable have some meaning? We simply need to line up key details with other principles and truths which are supported by other Scriptures. May I suggest some obvious key details and their meaning:

- ▶ The nobleman (Lk. 19:12), or the man (Matt. 25:14) is Christ.
- ▶ The journey of the master to another place and his return (Matt. 25:14, 15, 19; Lk. 19:12, 15) speaks of Christ's going away to heaven at His ascension and His return at the time when He comes again.
- ▶ His entrustment to His slaves of His possessions while He is away on His journey should be Christ's gifts and various possessions ("capital") given to the believers in His church in anticipation of them producing a spiritual "profit" for Him in the kingdom of God. While He is away, He expects His believers to "Do business with this until I come back." (Lk. 19:13).
- ▶ His evaluation of the business they have conducted during His absence takes place upon His return and is an accounting of their activity (Matt. 25:19; Lk. 19:15). This must be the Judgment Seat of Christ, which is only for believers. This pictures an evaluation of stewardship.
- ▶ The positive rewards for two of the slaves is based upon their faithfulness to properly use what Christ entrusted to them. This must speak of positive reward for believers who are faithful to serve Christ.

► The negative reward (recompense) for the unfaithful servant must speak of some negative dealing by Christ with an unfaithful believer. We do not have to completely understand all of the details of this judgment in order to see that it is a judgment upon a real, but unfaithful believer.

Now, I will raise some points and Scriptures to support the above assigned meanings where particularly needed.

The real problem for some interpreters is the slave who fails and is negatively judged. According to their theology, or perhaps for some other reason, they end up classifying this person as an unbeliever, or perhaps a believer who loses his salvation. But, I would ask, is this logical or Biblical? Let us reason together about this.

A commentator may say that this failed slave is an unbeliever, perhaps a “professing” believer who is not born again. The commentator may base that idea upon the slave’s view of the Master or upon his lack of faithfulness. But, what is most amazing is that such commentators agree that the two successful slaves represent genuine believers who are faithful in service! If they agree to this, then they must see that this story is about stewardship. Let’s think about stewardship as sketched out in these two parables and draw from other Scriptures to buttress our thinking on this stewardship.

In the story, and in the Scriptures, Christ does give possessions to people. In line with the story, Christ gives gifts and possessions to His church to use for service while He is away. Is this not seen in Rom. 12, 1 Cor. 12, Eph.4 and 1 Pet. 4 where God has given spiritual gifts to the members of the body of Christ? Are not the members of the body of Christ considered serving ones entrusted with stewardship (1 Cor. 4:1-2; 9:17; Eph. 3:2; 4:12; Col. 1:25; Tit. 1:7; 1 Pet. 4:10)? Possessions from the Lord given to His body could also include the Holy Spirit (Lk. 24:49; Acts 2:33), the gospel (Mk. 16:15), special opportunities arranged by God’s sovereignty (Gal. 6:10, Eph. 2:10), and probably also material possessions by God’s arrangement (Lk. 16:9, 10; 1 Tim. 6:17-18).

Also, are not believers Christ’s slaves (Eph. 6:6)?

Now where in the New Testament do we see God giving these types of **gifts to unbelievers for stewardship** for the building up of the kingdom of God? These two parables clearly show that the master gives “his own slaves” (Matt. 25:14, NASB) – all ten of them (Lk. 19:3) - possessions in order to gain a profit for him. How can we deny this important point of the story? If this matter of stewardship applies to the two slaves with the positive reward, how could it not also apply to the one slave? If the master giving possessions to the first two slaves means stewardship, then the gift of his possessions to the third slave must also mean stewardship. **Yet, if it is insisted that the one failed slave is an unbeliever,**

this is a totally illogical position, contrary to the whole concept of NT stewardship.. Where in the NT are unbelievers considered as slaves of Christ? When does Christ ever give spiritual, or other gifts, to unbelievers for their stewardship in order to gain a profit for Him? This is totally against the Scriptures.

Also, the accounting takes place upon Christ's return and this scene is presented in terms of all three slaves appearing before Christ at the same event. Only believers appear at Christ's Judgment Seat. The dead unbelievers appear at the Great White Throne judgment (at the close of the millennium) and the living gentile unbelievers appear as the nations before the throne in Jerusalem (Matt. 25:31 and following). It is possible that Jews, as a separate category, may be judged at the beginning of the millennium in order to decide about their participation in the Messiah's kingdom. However, OT or unbelieving Jews would not be those who are given NT gifts for stewardship. More will be said about the judgment on the Jews later.

Also, let us remember that the Lord's rebuke to the worthless slave was that he was wicked and lazy. Actually, his wickedness is just his failure to exercise proper stewardship, because in both parables the Lord scolded him that he could have at least produced a minimal return if he had put forth the effort (Matt. 25:27; Lk.19:23). So, the Lord judged him for poor exercise of stewardship. If the real problem was that this slave was a pretender, a false believer, a "professor" instead of a "possessor," then why would not the Lord have rebuked him for his real problem? The Lord could have said to him, "You are a pretender slave. You were never really mine. I am judging you for being a false one. Your lack of doing proper works shows you are a not one of Mine." If the Lord had spoken in this way, He could have made the supposed root problem clear to His disciples then and to us now. The fact that the Lord did not speak this way, but instead spoke of laziness and lack of bringing forth a profit, demonstrates further that the problem here is not a false profession, but a lack of diligence in stewardship of the part of a believer. The words that the master spoke to the failed slave show that the master did indeed expect some faithfulness, some profit, from this slave. How could Christ ever truly expect good works from an unbeliever?

The other possibility that may be taught by some is that this third slave is a real believer, but due to his lack of proper stewardship Jesus will judge him with eternal damnation. Clearly, we cannot accept this theory, as that would introduce the false notion that eternal salvation is dependent upon works, not grace alone. Rather, we must declare that works do not play a part in our eternal salvation from the ultimate penalty for sin – eternal death and the lake of fire. Rather, we believe that Christ paid that penalty for us and has released us from that. It is God's grace, a gift received through faith, apart from works, that saves us for an eternity with God (Jn. 5:24; Eph. 2:8, 9; Rom. 11:6).

Why do some teachers teach that the failed slave is an unbeliever? It can be due to their theological framework, or they may be influenced by other reasons. Let's look at this a moment.

Theological framework possibilities:

- Some believers and teachers feel that a real, born again believer will automatically produce good fruit and be faithful in service to the end. I wish this were the case but the New Testament simply does not bear this theory out. Take just one book of the New Testament, First Corinthians. Were not these Corinthians considered real believers? Paul addresses them right from the start:

(1Co 1:2) To the church of God which is at Corinth, to **those who have been sanctified in Christ Jesus, saints** by calling, with all who in every place call on the name of our Lord Jesus Christ, **their Lord** and ours:

Paul not only views the church as a true assembly of God, but he views all of the individuals within the assembly as positionally sanctified already by the work of Christ. Even those who had come out of an unregenerate lifestyle of deep sin Paul saw now as different, according to God's eternal perspective (by virtue of their union with Christ):

(1Co 6:11) Such were some of you; but you were washed, but you were sanctified, but you were justified in the name of the Lord Jesus Christ and in the Spirit of our God.

Yet, at the same time, this same letter shows us that many of these believers had sin and other problems in their actual living, their real experience. In chapter three these believers are seen as living lives that are "fleshly," just like unbelievers, marked by jealousy, strife and divisions. In chapter five we see a believer who is engaged in incest. Paul tells his readers that they need to judge those in the church when they are living in sin: "if he is an immoral person, or covetous, or an idolater, or a reviler, or a drunkard, or a swindler – not even to eat with such a one. FOR what have I to do with judging outsiders? Do you not judge those who are within the church?"

In chapter six there were some in this church who were suing one another. "You yourselves wrong and defraud. You do this even to your brethren." In chapter eight Paul warns them of sinning against each other by wounding the other's conscience. In chapter eleven Paul says that their coming together for the Lord's supper is for the worse, due to their practice of division and their disregard for the poor among them (11:17-22). He even tells them that God is judging them with sickness and death because they would not judge themselves (11:27-32)!

In chapter fifteen Paul is very blunt:

(1Co 15:33) Do not be deceived: "Bad company corrupts good morals."

(1Co 15:34) Become sober-minded as you ought, and **stop sinning; for some have no knowledge of God. I speak *this* to your shame.**

In the verses above Paul certainly does not mean that some of these Corinthians did not even have a relationship with God. He has already stated that they did (1:2). In context, "no knowledge of God" here means ignorance of God's righteous standards. Paul was telling them that they should recognize and be ashamed of their sin. Corinth was an extremely sinful place, where gross immorality and idolatry were commonplace. It was the social norm for people to belong to pagan religious societies marked by pagan practices, idols and festivals. Some of these believers were still being influenced by the culture and people around them and, thus, exhibited a woeful shortage of the knowledge of God by their continuance in the sins of the society. Paul was telling them in verse 33 that keeping company with the sinful people around them was a corrupting and deluding influence that leads to sin. Paul was not saying that those addressed were false ones who had not believed. If this was the case, then Paul would have certainly admonished them to believe the gospel, not to stop sinning. We don't bring people to salvation by telling them to stop sinning.

I appeal to you, brethren in Christ, **can we not see that there is a huge difference between a believer according to his eternal position of acceptance and perfection in grace, and a believer according to his daily living while here on earth?** In his position, he is saint of God, utterly perfected. In his living and experience, it is possible for him to be a sinner in lifestyle! Don't we still have the battle with the flesh as believers? Do all overcome in this battle, or does not the New Testament show examples of failure, as noted in First Corinthians above?

Let us distinguish between "position" and "condition." Let us be honest as to how the New Testament portrays the possibility of failure, even ongoing failure, for the genuine believer.

Recently I heard it stated that every believer is an "overcomer," meaning a victorious one. That is certainly true when speaking of our position in Christ. This is declared by 1 Jn. 5:5, where the faith of the believer in Christ places him in a category of having already overcome the world. But, experientially, believers do not always overcome. Even in the same letter John had to admonish the believers to not love the world – 1 John 2:15 (the Greek verb here means to stop loving the world). In this same letter we see it is possible for a believer to be in such unrepentant sin that he can be judged by God with death (1 Jn. 5:16). Is this perseverance to the end in faithfulness to God? Is this overcoming? Again, I ask, **can we not distinguish between the person according to position and the person according to experience?** What about "overcoming" in the seven churches in Asia (Rev. 2 and 3). The Lord addresses each church with a

challenge for individuals within the church to “have an ear to hear what the Spirit is speaking.” To the one who “overcomes,” which certainly in context has to do with his experience, his response affecting his actual living here and now, THEN the Lord promises certain positive rewards! The call to “overcome” in these seven churches is certainly not a call to become a believer! In each case the action called for to overcome is not to believe, but to take actual steps in one’s life, in many cases steps of repentance regarding behavior! “Overcoming” -- being victorious -- is not simply a positional matter. It is also a behavioral, an experiential matter! No believer is automatically an overcomer in his experience. Therefore, we must declare that in the realm of experience, in daily living, not all believers are overcomers.

Therefore, the idea that the third slave cannot be a believer because of his actual failure in stewardship in this life is simply not supported in Scripture. Many of the Corinthians were already failing in service to the Lord, not because of lack of service, but because of defective service, marked by division. Paul warned them, strongly implying that such service would be tested by fire and burned up, with the result that the person would “**suffer loss**” (negative recompense at the Judgment Seat), yet be personally saved as through fire!

- Another theological framework that stumbles some believers regards the possibility of “negative judgment” upon a true believer who has been justified. Such people do not understand how a believer who is forgiven could receive a negative penalty.

Let us be clear. **The Judgment Seat of Christ is not an evaluation of our “position.” It is an evaluation of our deeds, our experience here on earth, how we actually lived and served, or not served.** The truths of position will forever keep us from the lake of fire in eternity (Jn. 5:24; Rom. 6:23). But the Scripture reveals the fact that temporal (not eternal) penalties can be meted out both here in this life (e. g., 1 Cor. 11:30-32; Heb. 12:3-17; 1 Jn. 5:16), and in the future judgment when we stand before God (e. g., Matt. 10:28-33; 2 Cor. 5:9-11; Eph. 5:3-6; Heb. 2:1-3; 10:26-31; 12:25-29). The Judgment Seat of Christ is a matter of reward according to works, not salvation by grace (Matt. 16:27; 2 Cor. 5:10). I have written elsewhere extensively proving the Scriptural argument for the possibility of temporal penalties upon God’s justified children. This is only a quick summary here. (See my “Letter on the Judgment Seat,” or my book, “Worthy of the Kingdom,” for more details concerning possible penalties for the believer.)

We must remember that we are morally accountable to God. He is running a moral universe. Our eternal forgiveness does not exempt us from His moral government and possible temporal penalties under that government. God is not mocked. On the other hand, judgment can be tempered by mercy at the time of the coming judgment (Jas. 2:12-13).

One of my favorite quotes in this regard is from one of the great Bible teachers of the 1800s, C. H. Mackintosh:

These, and numberless other Scriptures in the Old Testament, as well as many similar passages in the New Testament, unfold to us the deeply important subject of God's moral government. Now, to be merely a subject of God's government is one thing; to be a subject of His unchangeable grace is another. **We should never confound them.** To elaborate this point, and to refer to the various passages which illustrate and enforce it, would demand a volume: **we would here only add our full persuasion that no one can understand the Word of God who does not accurately distinguish between man under government and man under grace.** In the one case he is looked at as walking down here, in the place of responsibility and danger; in the other, he is looked at as associated with Christ above, in the place of inalienable privilege and eternal security.

- Another theological framework that causes some to say that the third slave is not a believer is the very description of the negative judgment. They presume that "the outer darkness" must equal hell. However, this is a mistake on their part. Firstly, the Bible student should always take note when different terms are used. The final fate of the lost is termed "the lake of fire," (Rev. 20:15). This place is also described in Matt. 25:41 as "the eternal fire." Yet, in the parable of the talents the term for the penalty is a different term: "outer darkness." This should cause us to consider: two different terms most likely means two different places, or conditions. Instead of the "lake of fire" as a penalty for the failed slave, this is a penalty characterized by losing responsibility ("take away the talent from him") and by being thrown into the "outer darkness."

If we compare many other Scriptures, which we cannot fully go into now, we will see that this "outer darkness" means a loss of sharing in the bright glory of Christ in His millennial reign. We may not be able to fully understand all what this may mean, but that should not keep us from accepting this picture of truth that God has given us in His holy word. Christ's millennial reign is one particular future phase of God's eternal kingdom. As such it is often referred to as "the kingdom of God." Thus, it is this "kingdom of God" which can be gained by faithful believers in the next age, the "age to come," the millennium (Matt. 19:27-30, Mk. 10:28-30). The "age to come" is not the eternal age, because the Bible makes it clear that there are yet "ages to come." (Eph. 2:7) It is this "kingdom" (the glorious millennium) which can be lost as a potential inheritance (a "possession") by believers due to their unfaithfulness (1 Cor. 6:7-10; Gal. 5:19-21; Eph. 5:3-5).

The following two verses succinctly show the possibility of reigning with Christ in His future kingdom glory (in the millennium), or the possibility of not sharing in this glory:

(2Ti 2:12) **If we endure, we will also reign with Him**; If we deny Him, He also will deny us;

(Rom 8:17) and if children, heirs also, heirs of God and **fellow heirs with Christ, if indeed we suffer with Him so that we may also be glorified with Him.**

The verse in Romans 8 tells us, if we look closely at the Greek, that there are two inheritances based upon two different factors. We become heirs with God simply by being His children. But, being fellow-heirs with Christ, when He inherits (possesses) His coming kingdom, is conditional upon our suffering with Him in order to be glorified with Him (in that kingdom). The suffering here points to the disciple's willingness to deny the self, take up his cross, and follow Christ. Here is the verse in Wuest's expanded translation:

"and since children, also heirs; on the one hand, heirs of God, on the other, joint-heirs with Christ, provided that we are suffering with Him in order that we also may be glorified together." (Rom. 8:17, Wuest)

To share the coming kingdom glory with Christ means that we share responsibility with Him ("you are to be in authority over ten cities," Lk. 19:17; "I will put you in charge of many things," Matt. 25:23). It also means that we will have joy in that condition ("enter into the joy of your master," Matt. 25:23). It also means that we will have a magnified experience of "eternal life" (Lk. 18:30).

Conversely, to lose this inheritance means that we lose responsibility ("even what he does have shall be taken away," Matt. 25:29). The loss of sharing in the kingdom glory and reign will produce profound regret and self-blame over the believer's failure and loss: "there will be weeping and gnashing of teeth" (Matt. 25:30).

Other reasons besides theological frameworks:

In some cases it is possible for teachers or believers to have another root reason, besides fixed theological frameworks, for rejecting the idea of the failed slave being a believer who receives a serious penalty. I would suggest that a primary reason could be that the believer does not want to hear a truth that makes him uncomfortable, or places a demand upon him. For this reason, he will "go with" an interpretation that seems easier to take. In the same way, a teacher may not want to teach a tough and demanding truth like this, so he will opt for a more comfortable interpretation in order to not upset, or lose, his audience. Both in the OT and in the NT we see prophets or teachers, and the people, believing certain things about God because they did not want to hear a word that would provoke them to change or would threaten them with judgment.

Other considerations:

In the parable of the minas in Luke 19 we notice that there is another group besides the slaves. These are the “citizens.” Here are the two verses on the citizens:

(Luk 19:14) "But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.'

(Luk 19:27) "But these enemies of mine, who did not want me to reign over them, bring them here and slay them in my presence."

These citizens were not entrusted with the nobleman's possessions. These citizens rejected the nobleman's rule entirely. These citizens were not evaluated for stewardship, but were judged for their rejection of the nobleman's rule. They were enemies. They received a different judgment and this took place after the evaluation of the slaves. It seems clear that this is a different group than believers who obtain stewardship while the Lord is away. I would suggest that this group consists of the unbelieving Jews who have rejected Jesus as their Messiah. That the Jews will be judged (even dead Jews) before the millennium seems most likely (Ps. 50:3-6; Dan. 12:1-2, 13). For one thing, their Messiah must decide which Jews have a right to enter the millennium kingdom with Him. The Messiah's kingdom, when the “throne of David” is restored, was promised to the Jews by God and was the hope of every Jew (Lk. 1:32-22). The contrast provided by this group in the parable only strengthens the idea that the Lord entrusts His possessions only to those in the church.

Regarding the matter of serving the Lord (being faithful in stewardship), I expect that if you ask most American pastors today they will tell you that one of the greatest problems they have with God's people is to get them to serve. The saints will “come to church,” but to see believers really do much of anything for building up the kingdom of God is exceptional. This only proves the reality of the unfaithful slave among God's people.

(Heb 12:28) Wherefore we receiving a kingdom which cannot be moved, let us have grace, whereby we may serve God acceptably with reverence and godly fear: (KJV)

(Unless otherwise noted, all Bible quotations are from the New American Standard Version)