

Resurrection Life of Jesus Church

THE DANGER OF BURYING GOD'S TRUST

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JOHN S. TORELL

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A TALENT

In biblical times, a talent was not originally a “skill” or “ability.” It was a large unit of weight (75 pounds), and because precious metals were weighed for payment, it also became a large unit of monetary value. The value depended entirely upon the substance being weighed – silver and gold.

A talent of silver was an enormous amount of money, equal to 6,000 denarii. A talent represented 6,000 days’ (16-20 years) wages. A denarius (penny) was what a worker could expect to earn in a single day.

“And when he had agreed with the labourers for a penny a day, he sent them into his vineyard.” (Matthew 20:2)

THE PARABLE

The Parable of the Talents comes near the end of Jesus’ Mount of Olives teaching. Chapter 24 and 25 focus on the second coming of Christ, judgment, readiness, and faithful service while the Master is away.

In the first part of the chapter, Jesus recounted the parable of the ten virgins and ended it with the following words:

“Watch therefore, for ye know neither the day nor the hour wherein the Son of man cometh.” (Matthew 25:13)

The next two verses continue the same theme; the Lord will depart, He called His servants for a meeting and instructed them what He wanted them to do with His business while He was gone, and He will return to reckon with them.

“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.” (verse 14)

The man represents Jesus Christ. His journey pictures His departure and the period before His return. This fits the larger context of Matthew chapters 24-25, where Jesus repeatedly speaks of delay, watchfulness, and accountability.

The point is not that the Master is absent because He does not care, but that His servants are expected to be faithful while He is away. They live under the authority of the Master who has entrusted them with His possessions.

“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.” (verse 15)

The servants did not all receive the same amount.



- ❖ One received five talents.
- ❖ One received two talents.
- ❖ One received one talent.

Some might say that the unequal amounts bestowed are unfair, but the Master has the right to distribute His goods according to His own wisdom. He knew the capacity of each servant. The one-talent servant was not crushed by an impossible assignment. He was given responsibility suited to his ability.

Servant	Talents Received	Approx. Labor Value	Approx. Silver Value
First servant	5 talents	30,000 days' wages	\$375,000
Second servant	2 talents	12,000 days' wages	\$150,000
Third servant	1 talent	6,000 days' wages	\$75,000

FIVE TALENTS

The focus begins with the servant who had received the largest trust. He had been given five talents, which was an enormous amount of money. The key issue is not merely how much he received, but what he did after receiving it. He did not treat the talents as decoration. He did not hide them. He did not merely preserve them. He immediately put them to work.

“Then he that had received the five talents went and traded with the same, and made them other five talents.” (verse 16)

This means he engaged in business with what had been entrusted to him. The talents were not his own property. They were the master’s goods, so his trading was not reckless, but guarded stewardship.

The servant understood the assignment. The master had entrusted him with resources and wanted those resources put to use productively. As we will see, a person can be disobedient not only by doing evil, but also by doing nothing.

TWO TALENTS

The second servant acts in the same spirit as the first. This is easy to miss, but it is one of the strongest parts of the passage. The two-talent servant does not complain that he was not given five. He does not get angry because someone else received more and despise his smaller assignment.

The master did not require the two-talent servant to produce five more talents. He required him to be faithful with the two he had received and simply work faithfully with what he had.

“And likewise he that had received two, he also gained other two.” (verse 17)

The second servant also doubled what had been entrusted to him. He received two. He gained two more and now had four talents. His increase was smaller in total amount

than the first servant's increase, but proportionally his faithfulness was the same. Both gave a full return on their stewardship.

ONE TALENT

The word "but" creates a contrast. The first servant received five talents and traded with them. The second servant received two talents and did likewise. The third servant received one talent and did something entirely different.

But he that had received one went and digged in the earth, and hid his lord's money. (verse 18)

The issue is not that he received only one talent. That would be a weak excuse because even one talent was a large amount of money. The Master entrusted him with something, not nothing.

The danger is looking at what someone else has received and using that as an excuse to do nothing with what God has given you.

The third servant did not lose the talent by accident or misplace it through confusion. He made a decision to bury it, and in doing so, failed to invest the talent. His sin was intentional unfaithfulness. He chose preservation over obedience. He treated the Master's trust as something to be hidden rather than used.

The talent did not belong to the servant. It belonged to his Master. That meant the servant had no right to say, "I will do nothing with this." He was not the owner. He was a steward.

"Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful." (1 Corinthians 4:1-2)

Faithfulness requires more than not stealing the master's goods; it requires using them according to the Master's will.

The third servant avoided risk, labor, and responsibility. He probably thought hiding the money was safe. In the parable, doing nothing was not treated as safety, but as disobedience.

The servant did not waste the talent by spending it. He wasted it by burying it!

Many Christians think they are faithful simply because they have not done something openly sinful, but Jesus shows that refusing to use what the Lord entrusted is also a serious failure.

DAY OF RECKONING

The parable is dealing with the period between the Lord's departure and His return. There is an intentional delay, but the Master's absence does not mean He has forgotten His servants or His goods.

Jesus taught watchfulness, endurance, and accountability while waiting for His second coming. The delay tests the servants. A short absence might produce temporary diligence, but a long absence reveals their character.

The Master returning is the turning point of the parable. The servants had been entrusted with His goods, and now the Owner comes back to evaluate what they did with them.

*"After a long time the lord of those servants cometh, and reckoneth with them."
(Matthew 25:19)*

The apostle Paul gives the same principle:

"So then every one of us shall give account of himself to God." (Romans 14:12)

The servants must answer for their actions. This is not a casual conversation, but one of the great truths in the parable. Jesus does not merely give; He also returns, evaluates, and judges the stewardship.

The first servant

The first servant is summoned to give an account:

"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." (Matthew 25:20)

There is no boasting in his response. He acknowledges the original five talents came from the Master and that he used what was entrusted to gain five more.

The Master's response

"His lord said unto him, Well done, thou good and faithful servant..." (verse 21a)

The servant is called good and faithful. "Good" speaks to the character of the servant. "Faithful" speaks to his reliability in carrying out the trust. The master does not primarily praise him as brilliant or naturally gifted, but for simply being faithful. The issue in the parable is trustworthy stewardship.

"thou hast been faithful over a few things..." (verse 21b)

This sounds surprising given five talents was a large amount – \$375,000 in today's money, but from the Master's perspective, it was a paltry amount. What seems large to mankind is small compared to the greater responsibility and reward that Jesus is able to give. The present life is a proving ground. The servant's handling of the temporary trust reveals whether he can be trusted with greater things. Faithfulness leads to greater responsibility. The reward is increased privilege, authority, and service.

“I will make thee ruler over many things...” (verse 21c)

The servant enters into the Master’s joy. The joy belongs to God and the faithful servant is invited to share in it. The final reward is not merely possession, position, or recognition. It is entrance into the joy of the Lord!

“enter thou into the joy of thy lord.” (verse 21d)

The second servant

The second servant’s amount is smaller, but his faithfulness is the same, having doubled what was entrusted to him.

“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.” (verse 22)

The Master’s response

The Master does not say to the two-talent servant, “Why did you not produce five?” He judges him according to what he was given and receives the same commendation as the five-talent servant because both were faithful with their stewardship.

“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.” (verse 23)

The third servant

The first two servants came with increase. This servant comes only with the original talent. He did not lose it, steal it, or spend it, but he also did not use it. That is the problem. Doing nothing with the Lord’s trust is not treated as harmless.

The servant begins by blaming the master’s character. He claims the Master is a “hard man.”

“Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man...” (verse 24a)

In other words, he sees the Master as severe, harsh, unreasonable, demanding, etc. This is a serious accusation because he is essentially saying, “The reason I did nothing is because of what I believed about you.”

However, his view of the master is twisted. The earlier verses reveal the Master to be wise, generous, and fair. He entrusted His servants according to ability, and He rewarded faithfulness with joy and greater responsibility. The servant’s problem is not merely bad investment strategy, but his problem begins with a false view of his lord.

The servant accuses the Master of demanding gain from places where He did not personally labor.

“reaping where thou hast not sown, and gathering where thou hast not strawed...” (verse 24b)

But this argument is weak because the Master had given him a talent. The servant was not left empty-handed. The master had entrusted him with something valuable.

This is one of the servant's blind spots, acting as though the Master expected something from nothing, when in reality the Master expected faithfulness from what had already been given.

Fear becomes his excuse.

"And I was afraid, and went and hid thy talent in the earth..." (verse 25a)

But the Master does not accept this fear as innocent because this supposed fear did not lead to obedience, but disobedient inactivity.

There is a kind of fear that humbles a person before God and produces obedience. But this servant's fear produced paralysis, resentment, and excuse-making.

He says he was afraid, but his actions showed more than fear. They showed laziness and unbelief.

He chose the path that required no faith, no diligence, no labor, no risk, and no fruit. Then he tried to present preservation as faithfulness.

"lo, there thou hast that is thine." (verse 25b)

But the Master had not merely asked him to keep the talent safe. He had been entrusted with it for something productive.

What did you do with what I gave you?

The Master's response

The Master's answer is severe. He does not call the third servant cautious or misunderstood; instead, He labels him as wicked and slothful.

"His lord answered and said unto him, Thou wicked and slothful servant..." (verse 26a)

Wicked points to his wrong attitude, false accusation, and refusal of duty. Slothful points to his laziness and unwillingness to act.

The Master's verdict cuts through the servant's excuse. The issue was not that he lacked opportunity, but that he lacked faithfulness.

The Master answered the servant, using his own words against him.

"thou knewest that I reap where I sowed not, and gather where I have not strawed." (verse 26b)

He was not necessarily agreeing that He was hard and unjust, but even if it were true, the actions of the servant still make no sense. If he really believed the Master was strict

and would demand increase, then he should have been more diligent because his excuse contradicts itself.

The Master then says the servant could at least have deposited the money with the bankers or money changers.

“Thou oughtest therefore to have put my money to the exchangers...” (verse 27a)

This would have been the minimum action. It would not have required the same trading ability as the first two servants, but it nevertheless would have still produced some kind of return.

This proves the servant’s excuse fails. He did not have to produce five talents. He did not even have to produce two. But he should have done something more faithful with the single talent than just burying it.

“and then at my coming I should have received mine own with usury.” (verse 27b)

The word “usury” in this case refers to interest. Its usage does not carry the same modern emotional meaning when referring to predatory lending. The Master is simply saying that even a basic deposit would have returned the original money with interest.

*“Take therefore the talent from him, and give it unto him which hath ten talents.”
(verse 28)*

The talent is removed from the servant who refused to use what had been entrusted to him and given to the servant with ten. This is fitting because the servant with ten talents had proven himself faithful. The one-talent servant had proven himself unfaithful. The Master entrusts more to the faithful steward.

*“For unto every one that hath shall be given, and he shall have abundance...”
(verse 29a)*

This means the faithful person who has used what was entrusted will receive more. It is not saying that rich people automatically deserve more. It is talking about stewardship in the Kingdom of God. Faithfulness with what is given prepares a person for greater responsibility.

“but from him that hath not shall be taken away even that which he hath.” (verse 29b)

The servant “hath not” in the sense that he has no faithful increase, no fruitful stewardship, and no true profit for his Master.

The servant physically had the talent, but did not truly possess it as a faithful steward when he buried it. He treated the master’s trust as a burden instead of an assignment.

“And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.” (verse 30)

The servant is called “unprofitable” because he brought no gain to his Master. He was not merely less successful than the others. He was totally fruitless.

“Outer darkness” and “weeping and gnashing of teeth” are judgment language. This is not a mild loss of reward, but a terrifying picture of exclusion and condemnation.

Jesus is not merely warning believers that they might miss out on a slightly better reward, but exposing the danger of a servant who claims relationship to the Master and proves false by wickedness, laziness, and fruitlessness.

THE PARABLE’S MEANING

Jesus entrusts His servants with different measures of responsibility, ability, opportunity, and resources.

Two servants faithfully used what their Master gave them and were rewarded, while one servant hid his talent in fear and laziness and was condemned as unprofitable.

The parable shows that Jesus does not require every servant to have the same amount, but He does require every servant to be faithful with what has been entrusted to him.

KING DAVID

The Bible teaches that the soul of a person is created by God. This creation took place before the foundation of the world. King David was given a revelation concerning this concept.

“I will praise thee; for I am fearfully and wonderfully made: marvellous are thy works; and that my soul knoweth right well. My substance was not hid from thee, when I was made in secret, and curiously wrought in the lowest parts of the earth.

Thine eyes did see my substance, yet being imperfect; and in thy book all my members were written, which in continuance were fashioned, when as yet there was none of them. How precious also are thy thoughts unto me, O God! how great is the sum of them!” (Psalms 139:14-17)

ISAIAH

Isaiah stated that God predestined him to be a prophet before he was born.

“Listen, O isles, unto me; and hearken, ye people, from far; The LORD hath called me from the womb; from the bowels of my mother hath he made mention of my name.” (Isaiah 49:1)

JEREMIAH

Jeremiah was given a direct revelation from God about his origin story.

“Then the word of the LORD came unto me, saying, Before I formed thee in the belly I knew thee; and before thou camest forth out of the womb I sanctified thee, and I ordained thee a prophet unto the nations.” (Jeremiah 1:4-5)

THE APOSTLE PAUL

The apostle Paul shared that his calling to become an apostle took place before he was born.

“But when it pleased God, who separated me from my mother's womb, and called me by his grace, To reveal his Son in me, that I might preach him among the heathen; immediately I conferred not with flesh and blood.” (Galatians 1:15-16)

EVERY SOUL IS DESIGNED BY GOD

All the talents that a human possesses is located in the soul. The physical body is merely a vehicle for the soul to reside in on earth. The body eventually goes to the grave the soul continues to heaven or hell.

Each soul has the ability to think and reason; it is gifted with free will, intelligence, and talents. Every person must choose God or Lucifer. There is no middle ground; no one can be neutral. The choice made on earth has eternal consequences and will determine where you spend eternity.

Every person will be held accountable for what they did with the gifts and talents bestowed by Jesus.

A SAVED SOUL

Every Christian will stand before the Judgment Seat of Christ and give an account for what was done in the body, whether good or bad. Future accountability should therefore shape our present living.

For we must all appear before the judgment seat of Christ; that every one may receive the things done in his body, according to that he hath done, whether it be good or bad. Knowing therefore the terror of the Lord, we persuade men; but we are made manifest unto God; and I trust also are made manifest in your consciences. (2 Corinthians 5:10-11)

The “terror of the Lord” is not a cheap fear, like panic or superstition. It is the recognition that God is holy, Jesus is the judge, sin matters, and every life will be brought into account before Him.

That is why Paul says, “we persuade men.” The coming judgment moved him to preach, plead, reason, and urge people to be reconciled to God.

AN UNSAVED SOUL

The Great White Throne Judgment is an end time event where the dead stand before Jesus and are judged according to their works from the books that are opened. Anyone not found written in the Book of Life is cast into the Lake of Fire.

“And I saw a great white throne, and him that sat on it, from whose face the earth and the heaven fled away; and there was found no place for them.

And I saw the dead, small and great, stand before God; and the books were opened: and another book was opened, which is the book of life: and the dead were judged out of those things which were written in the books, according to their works.

And the sea gave up the dead which were in it; and death and hell delivered up the dead which were in them: and they were judged every man according to their works.

And death and hell were cast into the lake of fire. This is the second death.

And whosoever was not found written in the book of life was cast into the lake of fire.” (Revelation 20:11-15)

CONCLUSION

Each human being has been personally designed by Jesus with specific talents. In order for a soul to be proven, it is sent to earth and placed in a physical body which has a life span of 120 years.

“And the LORD said, My spirit shall not always strive with man, for that he also is flesh: yet his days shall be an hundred and twenty years.” (Genesis 6:3)

A soul's eternal residence is determined on earth.

- ❖ If a man/woman is born again, he/she is sent to heaven
- ❖ If a man/woman is not born again, he/she will end up in the Lake of Fire.

The Parable of the Talents reveals that a soul can be rewarded or stripped of rewards according to its performance on earth. The works you do on earth for the Kingdom of God will determine your eternal position in heaven.

The destination of an unsaved soul after death is the Great White Throne. Anyone who dies without Christ will perish, but they will also be punished according to their works on earth. The greater the evil, the greater the punishment. The Lake of Fire is the final destination for the people whose names are not written in the Book of Life. There are no positions of importance in the Lake of Fire, just degrees of pain.

*“And as it is appointed unto men once to die, but after this the judgment.”
(Hebrews 9:27)*

“But a certain fearful looking for of judgment and fiery indignation, which shall devour the adversaries.” (Hebrews 10:27)

Remember, it's not so important how you begin your life after salvation, but how you finish it!

Do you have an ear to hear with?