

The Parable of the Talents and Eternal Security

Matthew 25:14–30 (LEB)

¹⁴For it is like a man going on a journey. He summoned his own slaves and handed over his property to them.

¹⁵And to one he gave five talents, and to another two, and to another one, to each one according to his own ability, and he went on a journey immediately.

¹⁶The one who had received the five talents went out and traded with them and gained five more.

¹⁷In the same way the one who had the two gained two more.

¹⁸But the one who had received the one went away and dug up the ground and hid his master's money.

¹⁹Now after a long time, the master of those slaves came and settled accounts with them.

²⁰And the one who had received the five talents came up and brought five more talents, saying, 'Master, you handed over to me five talents. See, I have gained five more talents!'

²¹His master said to him, 'Well done, good and faithful slave! You were faithful over a few things; I will put you in charge over many things. Enter into the joy of your master!'

²²And the one who had the two talents also came up and said, 'Master, you handed over to me two talents. See, I have gained two talents more!'

²³His master said to him, 'Well done, good and faithful slave! You were faithful over a few things; I will put you in charge over many things. Enter into the joy of your master!'

²⁴And the one who had received the one talent came up also and said, 'Master, because I knew you, that you are a hard man, reaping where you did not sow and gathering from where you did not scatter seed.

²⁵And because I was afraid, I went away and hid your talent in the ground. See, you have what is yours!'

²⁶But his master answered and said to him, 'Evil and lazy slave! You knew that I reap where I did not sow and gather from where I did not scatter seed.

²⁷Then you ought to have deposited my money with the bankers, and when I returned I would have gotten back what was mine with interest!

²⁸Therefore take the talent from him and give it to the one who has the ten talents.

²⁹For to everyone who has, more will be given, and he will have an abundance. But from the one who does not have, even what he has will be taken away from him.

³⁰And throw the worthless slave into the outer darkness—in that place there will be

weeping and gnashing of teeth!’

You probably heard that the parable of the talents is about doing good works, or using your God-given gifts and callings, and as a result, receiving rewards or judgment, to the extent of even losing your salvation. Indeed, if we read this story in isolation, there are a few apparent reasons why we might adopt this view. First, the three people who received the talents from the man going on a journey were all servants or slaves of the man, which could imply that they were already in the kingdom, saved, and born again. The throwing away of the third servant into the outer darkness from verse 30 as a result of his not using and multiplying what the master has given him can mean loss of eternal salvation. Second, the master gave each servant a different number of talents, expecting them to put it to work, steward it well, and multiply it. This can easily prompt us to think about the gifts, skills, and callings that God has given to each believer, which can be taken away if they are not used properly.

Question: Is the third servant a genuine believer from the start, who didn’t do enough good works and lost his salvation as a result? Let’s suppose that this is the case and read Romans 4:4-5,

Romans 4:4-5 (LEB)

⁴ Now to the one who works, his pay is not credited according to grace, but according to his due.

⁵ But to the one who does not work, but who believes in the one who justifies the ungodly, his faith is credited for righteousness,

As you can see, we have a problem elevating the ‘parable of talents’ as ‘works’ in light of what Paul taught in these verses: we have a salvation by works and not by faith in Jesus’ sacrifice alone. And what about what Jesus said in John 6:28-29 regarding works? In these verses, Jesus was asked about the kind of works we need to do to please God. I want you to notice that Jesus tells them what pleases God. It wasn’t works (plural), but only one work, and that work was to BELIEVE:

John 6:28-29 (LEB)

²⁸ So they said to him, “What shall we do that we can accomplish the works of God?”

²⁹ Jesus answered and said to them, “This is the work of God: that you believe in the one whom that one sent.”

Even Jesus refused to elevate works. Yes, we ARE made for good works. It’s who we are. However, the notion that our salvation depends on them and is a reward is not biblical.

Now, let’s assume that the servant is a born-again believer who didn’t use his gifts as much as he should, and he didn’t fulfill his God-given calling on this earth. Does that mean God will take away those gifts or salvation from him? Romans 11:29 teaches us that „the gifts and the calling of God are irrevocable.”

We can conclude this parable is not talking about gifts and callings either.

Is it then possible that this servant was someone who never knew the master in the first place? Is it possible that he may have had a resemblance of genuine saving faith, but without corresponding works? In other words, he had a faith that was dead, similar to what James discusses. Let's look at a few hints in the text that this is so:

1. In verse 26, the master calls him „evil and lazy slave.” Has Jesus or God ever called His children slaves, evil, or lazy? No.
2. This servant lives in the fear of judgment. 1 John 4:18 tells us that “perfect love casts out fear,” and believers are not supposed to fear judgment.
3. He misunderstands the master. This servant describes the master as a “hard man,” but that's not how the master is presented in the parable. The other servants rejoice in his kindness and generosity. Clearly, this third servant didn't really know the master, similar to the foolish virgins to whom the bridegroom tells, “I never knew you.”

Next, let's analyze the context of the parable of the talents. The whole discussion theme of Matthew 24 and 25 (the arrival of the Son of Man as a thief in the night, the abomination of desolation, the parable of the ten virgins, the parable of the talents, the judgment of the sheep and goats) is the end of times, judgment, and separation. What exactly will be the determining factor or the criteria that will separate the righteous from the unrighteous at the end of times? It will be faith in the truth of the gospel that has accompanying works. Faith without works is dead, meaning that it was never there in the first place. The talents given to those three servants (in the context of the ten virgins) must then refer to the truth of the gospel given to all people in different measures of faith and understanding.

The Parable of the Talents is not about believers being cast into hell for not doing enough good works or not walking in holiness enough. Instead, it's about those who have been given the revelation of the Kingdom (referring to all people or, more specifically, to the Jewish leaders of Jesus' day) and have rejected it. They are the ones who receive judgment, not faithful Christians. The third servant represents those who have received the Word of God but have not accepted it with faith. They bury it by postponing it, denying it, or neglecting it, and do nothing with the treasure they've been given, and on the day of the Messiah's return, that treasure will stand as a witness against them. Notice that all three of them received at least one talent, which is the basic measure of faith that everyone who hears the gospel receives. Some choose to accept that gospel and receive more truth, and then put it to work. Others prefer to hide (not accept and believe, but postpone) even that beginning stage of the gospel.

In Matthew 25, the “one who has” refers to those who have received the revelation of the Kingdom with faith, and to them more understanding is given. The “one who has not” refers to those who reject the

message of the Kingdom, and even the little understanding they had is taken away. The talents in this parable are not just monetary gifts or natural abilities, as they are often interpreted. Instead, they represent the deposit of God's truth. When Jesus entrusts His servants with talents, He is giving them the revelation of the Kingdom—the Gospel message. Some receive it with faith, and that faith leads to growth and multiplication. The servants who doubled their talents represent believers whose faith has resulted in spiritual fruit and maturity in their lives, and who bring other people into the Kingdom by their living testimony. They received the truth of the Gospel, stewarded it faithfully, and saw it increase in their lives and in the lives of others. The servant who buried his talent is like those in Matthew 13 who hear the word but do not receive it with faith. His hard heart leads him to fear judgment, and instead of acting in faith, he hides the talent. On judgment day, this very deposit—the truth he was entrusted with—becomes a testimony against him. He had access to the Gospel, but rather than responding with faith, he rejected it. As Jesus said, “Even what he has will be taken away.”

You may ask: „What does it mean that talent is taken from the third servant? In what way?” I believe verse 30 gives us a clue about that. It talks about the third servant being thrown into outer darkness, which is the opposite of light. God is light. Light is the understanding of God, it is the very nature of God, and the realm in which He lives. 2 Corinthians 4:6 says: „For God who said, ‚Light will shine out of darkness,‘ is the one who has shone in our hearts for the enlightenment of the knowledge of the glory of God in the face of Christ.” Receiving and understanding the truth of the Gospel is not a trivial thing, but a real treasure, and it's given to someone only by the Holy Spirit. 1 Peter 1:10-12 shows that the gospel is proclaimed to people only by the Holy Spirit sent from heaven, and in this gospel, even angels long to look into, but it is not given to them. In Matthew 16, when Peter has the revelation of Jesus being the Christ, the Son of the living God, Jesus replies to him: „Blessed are you, Simon son of Jonah, because flesh and blood did not reveal this to you, but my Father who is in heaven.” What am I saying? I am saying that the talent given to the third servant is exactly this light and understanding of the gospel, which he takes for granted. At the judgment seat of God, this light, which is very precious, will be taken entirely away from the mind of that servant. His senseless heart will be darkened as Romans 1:21 says. Not only that, but he will also be removed from the realm of light for eternity, without any chance ever to have access to it again, like the devil and his angels are.

You may also ask: „Ok, but what does it mean that the talent from the third servant is given to the other servants?” Well, if the talents represent truth and light, or knowledge of God, then the transfer of that talent to the other faithful servants can mean that they will receive even more truth and light into knowledge of the Father. Life on this earth and the level of light and Gospel truth that we hold here is just the beginning. The implications of the Gospel and higher levels of light persist in eternity after life on earth comes to an end. John 17:3 says: „Now this is eternal life: that they know you, the only true God, and Jesus Christ, whom you have sent.” Those faithful servants are given greater access to the knowledge of God's glory.

In conclusion, the Parable of the Talents is not a message of condemnation for believers; it's not about working harder for God's approval—it's about responding to the revelation of Jesus with faith. We either accept it and allow it to multiply in our lives, or we bury it by rejecting it.