

CALVARY CHAPEL OF PHILADELPHIA

CHILDREN'S MINISTRY

2ND GRADE

TEACHER'S PACKET

SUNDAY MORNING

Study 21

The Parable of the Talents



The Parable of the Talents

The Objective is the key concept for this week's lesson. It should be the main focus of the study.

These are the key verses that you will find helpful in teaching your study this week. The "Main passage" is the basis of the study, where the other verses support the objective of the lesson.

These are the books of the Bible we will be memorizing. New books for this month are in bold. If a student can memorize all the books up to this month's books, you may give them a prize from the "reward box" found on your cart.

An introductory activity or question that will settle the class, draw their attention to the study and prepare their hearts for God's Word.

Objective This lesson will teach the students what it means to be a faithful servant of the Lord using the parable of the talents.

Key Verses

Matthew 25:14-30—Main Teaching Passage

Books to Memorize

Genesis, Exodus, Leviticus, Numbers, Deuteronomy, Joshua, Judges, Ruth, 1&2 Samuel, 1&2 King, 1&2 Chronicles, Ezra, Nehemiah, Esther, Job, Psalms, Proverbs, Ecclesiastes, Song of Solomon, Isaiah, **Jeremiah, Lamentations, Ezekiel, Daniel, Hosea, Joel**

Hook

Ask kids to describe what the Kingdom of Heaven is like. Write some of their descriptions up on the board. Then ask the kids who it is who gets to go Heaven. Does everyone get to go?

Share the Gospel, telling the students that all of those who are truly servants of Jesus will enter in to the Kingdom of Heaven, and that in today's lesson Jesus will describe what real servants look like.

What does the Bible say? This is where we will read a passage or series of passages that teach on the subject of the day.

BOOK

The parable of the talents continues a teaching of Jesus on the nature of the Kingdom of Heaven. Jesus had just told a story about 10 women, half of whom are invited into a party (Heaven) and half who are left outside. The parable of the talents speaks readiness of those who await the Lord's return, and the reward for diligently being about his business vs. the punishment of neglecting the instructions of the master.

The parable begins with the Master of a house departing for a long journey. He gives each of his three servants money to look after while he is gone, each according to his ability. After a long delay the Master returns and asks each servant to give an account for what they have done with the talents that the Master has given them. The first two servants, having invested wisely, are rewarded. They are invited to enter into the joy of the Master.

The final servant acted foolishly. He buried the money in the ground and did not work to improve or increase the gift that the Lord had given him. He was reprimanded severely, his talent was taken from him, and the Master commanded that the servant be removed from his presence forever. This showed that the final servant was never truly as servant of the master in the first place.

The interpretation/exegesis of the passage. What does this passage mean? How does this passage apply to my life?

LOOK

In today's lesson, Jesus was asked to describe what the Kingdom of Heaven is like. He doesn't describe in the way that you and I would think. He doesn't talk about the beautiful City, the streets paved with gold, or the light shining from God Himself who lives there with the people (these things can be read about in Revelation 21-22).

Instead, Jesus describes the Kingdom of Heaven as a precious gemstone (a pearl of great price), and a treasure in a field that people should give up everything they have to try and obtain it. He tells us that Heaven is going to be so great that everything else we think is important will grow dim in our sight. Then, in this passage He starts to talk about the people who are going to be in the Kingdom of Heaven, and those who are going to miss out on this incredible prize.

In the story of the ten young women found right before this in Matthew 25:1-13, the ones who are invited to come into God's celebration are those who were ready for Him to come and meet them. The ones who were not prepared found that when they tried to get into the party, the

LOOK (Continued)

door was shut and they couldn't get in.

In this passage we see two different responses to the Master. The first two servants take what the Lord gives them and do everything they can to build upon it. They want to improve and increase what the Lord gave them, they work hard for Him, and when He returns they are rewarded.

The other servant is "wicked and lazy." He doesn't do anything with the gift that the Lord gives him. Instead, he buries it in a field and ignores it and the responsibility the Lord gave him. This servant has his talent taken from him and is cast into outer darkness.

We can learn so much from this passage. First, the Lord has not left us here on earth without a purpose. He has gifted us all things to do, each according to our own ability. When He returns, will He have found us working hard at those things, or will we have ignored our responsibility?

Second, when the Lord takes those who are His servants to be with Him, the reward that He will give us is "His Joy." We will be blessed knowing that the Lord is happy with us!

Lastly, we need to think carefully about what God has given us to do. As a second grader, God has told you to honor your parents, to obey His Word, to Love God and people, and many other things found in His Word. We need to study what He has told us, so that we can be about His business.

TOOK

Review the lesson by asking the students: What was the reward that the first two servants receive? What about the last servant? Did he receive the same reward as the first two servants? Why not?

What are some things that Jesus has asked us to do?

Pray: Thank Jesus for giving us a purpose and a mission on the earth. Ask Him to help us to faithfully be about His business and wait for His return.

Parent Question: Why did the Lord call the final servant "wicked"? What was his punishment?

What is my response to this passage of Scripture? How should my life change according to what this passage teaches me? What are the practical things I can do throughout the week to make this true in my life?

FURTHER STUDY

Commentary on Matthew 25:14-30 by David Guzik

B. The parable of the talents.

1. ([Mat 25:14-15](#)) Jesus describes a master who gives instructions to his servants before departing on a long journey.

“For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.”

a. **A man traveling to a far country, who called his servants and delivered his goods to them:** This was not a strange idea in the ancient world, where **servants** (slaves) were often given great responsibility. This was often the safest and smartest thing a man could do with his money.

i. “The best thing he could do with his money in his absence, dividing it among carefully selected slaves, and leaving them to do their best with it.” (Bruce)

ii. “This parable takes up the question which that of the bridesmaids left unanswered: what is ‘readiness’?” (France)

b. **To one he gave five talents, to another two, and to another one:** A **talent** was not an *ability* (though this parable has application to our abilities), but a unit of *money* worth at least \$1,200 in modern terms, and likely much more.

i. “The *talent* was not a *coin*, it was a *weight*; and therefore its value obviously depended on whether the coin-age involved was copper, gold, or silver.” (Barclay)

ii. “The English use of ‘talent’ for a natural (or supernatural) aptitude derives from this parable...But of course the Greek *talanton* is simply a sum of money...it was generally regarded as equal to 6,000 denarii.” (France) “If a talent were worth six thousand denarii, then it would take a day laborer twenty years to earn so much.” (Carson)

iii. In the application of this parable it is appropriate to see these **talents** as life resources – such as time, money, abilities, and authority.

c. **To each according to his own ability:** The servants were given different amounts of money according to their **ability**. One servant only received one talent, yet we should see that this was not an insignificant amount. Some received more; but everyone received something and everyone received *a large amount*.

i. “The talent which each man has suits his *own* state best; and it is only *pride* and *insanity* which lead him to *desire* and *envy* the graces and talents of another. *Five* talents would be *too much* for some men: *one* talent would be *too little*.” (Clarke)

2. ([Mat 25:16-18](#)) The servants manage the master’s money.

“Then he who had received the five talents went and traded with them, and made another five tal-

ents. And likewise he who *had received two* gained two more also. But he who had received one went and dug in the ground, and hid his lord's money."

a. **He who had received the five talents went and traded with them:** Each of those who had received **talents** from their master did with them as they saw fit. Two of them **traded with** their talents and earned more talents (**made another five talents...gained two more also**).

i. **Went and traded** implies direct action. "The point is that the good servants felt the responsibility of their assignment and went to work without delay." (Carson)

ii. We aren't told how they **traded with** their talents. Perhaps they loaned the money at interest, perhaps they used the money and bought things and sold them for more money. The point is that they used what they had and gained more by using.

iii. We can say many good things about the work of the first two servants:

- They did their work *promptly*.
- They did their work with *perseverance*.
- They did their work with *success*.
- They were *ready* to give an account to their master.

b. **He who had received one went and dug in the ground, and hid his lord's money:** The third servant did almost *nothing* with his master's money. He took some care that it would not be lost (by hiding it), but he did nothing *positive* with his master's money, in contrast to the first two servants.

3. ([Mat 25:19-23](#)) The first two servants are judged.

"After a long time the lord of those servants came and settled accounts with them. So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.' He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.' His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'"

a. **After a long time the lord of those servants came:** The long delay would tempt the servants to think that they would *never* give an account for their management, yet they most certainly would.

b. **You have been faithful over a few things, I will make you ruler over many things:** The reward was the same for both servants, even though one was given **five talents** and the other was given **two talents**. Each performed the same according to the resources they had received.

c. **Well done, good and faithful servant:** This shows that the master looked for goodness and faithfulness in His servants. Whatever financial success these servants enjoyed came because they were **good and faithful**. The master looked first for these character qualities, not for a specific amount of money.

i. "It is not 'Well done, thou good and brilliant servant;' for perhaps the man never shone at all in the eyes of those who appreciate glare and glitter. It is not, 'Well done, thou great and distinguished servant;' for it is possible that he was never known beyond his native village." (Spurgeon)

ii. "It is better to be faithful in the infant-school than to be unfaithful in a noble class of young men. Better to be faithful in a hamlet over two or three score of people, than to be unfaithful in a great-city parish, with thou-

sands perishing in consequence. Better to be faithful in a cottage meeting, speaking of Christ crucified to half-a hundred villagers, than to be unfaithful in a great building where thousands congregate.” (Spurgeon)

d. **Enter into the joy of your lord:** This has the echo of heaven in it. The idea is that there is a place of **joy** belonging to the master of these servants, and they are invited to join the master in that place. There is a sense of heaven about this destiny for the two faithful servants.

i. “This is not the servant’s portion, but the Master’s portion shared with his faithful servants...not so much that we shall have a joy of our own as that we shall enter into the joy of our Lord.” (Spurgeon)

ii. We can say of the reward for the first two servants:

- They received praise from their master.
- They received a promise of future blessing.
- They received glory, “**the joy of your lord.**”

4. ([Mat 25:24-30](#)) The third servant gives account.

“Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.’”

a. **Then he who had received the one talent came:** The master judged each of the servants *individually*. If they were taken as a group, they did very well: 8 talents given and 15 talents returned. Yet each one was judged on their individual faithfulness and effort.

i. “Remember, my hearer, that in the day of judgment thy account must be personal; God will not ask you what your church did – he will ask you what you did yourself.” (Spurgeon)

b. **I knew you to be a hard man, reaping where you have not sown:** The servant who merely buried his talent tried to excuse himself because of his master’s great power. In fact, he believed his master to be in some sense omnipotent: **reaping where you have not sown, and gathering where you have not scattered seed.**

i. **A hard man:** “Grasping, ungenerous, taking all to himself, offering no inducements to his servants.” (Bruce)

ii. F.B. Meyer expressed the thinking of this servant: “I can do very little; it will not make much difference if I do nothing; I shall not be missed; my tiny push is not needed to turn the scale.”

iii. “It is the genius of wicked men to lay the blame of their miscarriages upon others, oftentimes upon God himself.” (Poole)

c. **Look, there you have what is yours:** The third servant seemed proud of himself. Because the master was so powerful and (in the mind of the servant) didn’t need his help, the third servant thought that the master would be *pleased* that he did nothing and could say, “**Look, there you have what is yours.**” He seemed to have no idea how much he had displeased his master.

i. We can say in the third servant’s favor that at least he still understood that what he had been given belonged to his master. He said, “**you have what is yours.**” Many modern servants of God think that when God gives them something, it no longer belongs to God; it belongs to *them* and they can do with it as they please.

ii. Yet “albeit this man was doing nothing for his master, he did not think himself an unprofitable servant. He exhibited no self-depreciation, no humbling, no contrition. He was as bold as brass, and said unblushingly, ‘Lo, there thou hast that is thine.’” (Spurgeon)

iii. We can say of the work of the third servant:

- He didn't *think*.
- He didn't *work*.
- He didn't even *try*.
- He made *excuses*.

5. ([Mat 25:26-30](#)) The third servant is judged.

"But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him, and give it to him who has ten talents. For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'"

a. **You wicked and lazy servant, you knew that I reap where I have not sown:** The condemnation of this third servant – here called a **wicked and lazy servant** – was strong. The sovereignty of the master never excused the laziness of the servant. It condemned that laziness all the more.

i. Those who don't work for the Lord, or pray, or don't evangelize because God is sovereign condemn themselves by their laziness. By their actions (or lack of action) they show that they are like the wicked servant in the parable. They do not know their Master's heart at all. "The lord of the unprofitable servant tells him, that the fault lay in his own sloth and wickedness, and his dread of his lord's security was but a mere frivolous pretence and unreasonable excuse." (Poole)

ii. The charge against this servant who merely buried his talent was that he was **wicked and lazy**. We rarely see laziness as a real sin, something that must be repented of before the Lord. If laziness were a calling or a spiritual gift, this man would have been excellent.

iii. "Not dishonest – the master had not misjudged as to that – but indolent, unenterprising, timid...Slothful, a poor creature altogether: suspicious, timid, heartless, spiritless, idle." (Bruce)

iv. We might say that this servant did not have a proper fear of his master, but an unfitting fear of risk and failure.

b. **So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest:** This man could have done *something* with what he had. Even if it had not doubled, it would have gained some **interest** for the master's money.

i. "If we cannot trade directly and personally on our Lord's account, if we have not the skill nor the tact to manage a society or an enterprise for him, we may at least contribute to what others are doing, and join our capital to theirs, so that, by some means, our Master may have the interest to which he is entitled." (Spurgeon)

ii. "The Old Testament forbade Israelites from charging interest against one another ([Exodus 22:25](#); [Leviticus 25:35-37](#); [Deuteronomy 23:19](#); cf. [Psalm 15:5](#)...); but interest on money loaned to Gentiles was permitted ([Deuteronomy 23:20](#))...By New Testament times Jewish scholars had already distinguished between 'lending at interest' and 'usury' (in the modern sense)." (Carson)

c. **For to everyone who has, more will be given...but from him who does not have, even what he has will be taken away:** There are those who have things (like the servant with one talent), but hold them in such a way that it is as if they have nothing. These ones will find what they had **taken away**. Those who hold what

they have received as faithful men and women, to them **more will be given**.

i. "See that ye receive not any grace of God in vain; neither envy those that have much; a proportion is expected." (Trapp)

ii. "We need not wait for the great future, to obtain this multiplication or withdrawal of our talents. They are already waxing or waning in our hands." (Meyer)

d. **Cast the unprofitable servant into the outer darkness**: Because he was **wicked and lazy**, the third servant demonstrated that he was not a true servant of his master at all. It is fitting that he (and those who show the same heart) was cast forever out of the master's presence.

i. Just as there was a sense of heaven in the destiny for the two faithful servants, there is a strong sense of *hell* in the destiny for the **wicked and lazy servant**.

ii. In the larger context of [Matthew 25](#), the main point of this parable is clear: our readiness for Jesus' return is determined by our stewardship of the resources that He has given us.

iii. Some think that readiness for Jesus' return is a very spiritual and abstract thing. It really isn't – it is a matter of being about our business for the Lord. In light of this parable, we must ask ourselves: What have we done with our knowledge? Our time? Our money? Our abilities? The sins of *omission* [what we don't do] may ultimately be more dangerous than the sins of *commission* [what we do].