

The Talents
(Matt 25:14-30)

Nothing was ready. Bags remained open and unpacked, with clothes neither in nor out. The servants ran from one unfinished task to another, trying their best to follow conflicting instructions from stewards who were themselves at odds. The mother of the house and her young children sat wide-eyed at the tumult within their home, now spilling out into the courtyard, where two bankers stood waiting outside with unsigned agreements and impatient witnesses. Several sizable men guarded the door, silently watching over the mayhem.

The master of the house, a merchant, was going away on a long business trip. His home and his business would be without him for six months and all felt the need to prepare for his absence. Legal powers, final instructions, last minute questions, regrets, concerns and hopes all mixed together in this hurried parting.

But go he must. The merchant was one of a rising new class of businessmen prospering under the Pax Romana. At this time, thanks largely to Roman law and military protection, these entrepreneurs were converting small inefficient farms in Judea into large-scale plantations dedicated to cash crops that could be sold into port cities and then transported around the Empire. The new system required many middlemen who would buy and sell wheat as part of a global supply chain that started on the fertile plains below the Western mountains and ended in large Roman cities. The merchant was the first link in that chain. In Judea, farmers planted winter wheat in October and harvested it in March. As the wheat from last year's crop was consumed through the winter growing season, the supply decreased and prices rose until the next harvest re-filled the barns and drove the price back down. An enterprising trader could buy wheat at planting time with borrowed money and then wait for the price to rise as stores dwindled. It was a gamble that the price of wheat would rise faster than the interest expense, a gamble the merchant had won for many years.

The merchant sat alone in his counting room, a dark secure place at the very center of the house, quiet as a cup. He had made a fortune in the grain markets, just over 2 talents (\$ 2 million), free and clear, which made him the richest man by far in this part of the country. He was an observant Jew, both

enterprising and generous. Drawing on everything a lifetime of experience could tell him, he ran silently through the risks and rewards of the upcoming planting season: moisture in the air, the smell of the soil, the feel of the seeds in his hands, the labor market. He recalled conversations with subsistence farmers anxious to lock in a price and a down payment that would ensure their survival for another year, heated discussions with other traders, sometimes fearful, sometimes bold, the sideways glance of a nervous banker, processing and weighing every detail.

With planting season only a month away, he had borrowed new money from his bankers and negotiated the interest he was required to pay them. The bankers had lent him \$ 6 million secured by his \$ 2 million of capital. With a total of \$ 8 million of working capital, the financing for the upcoming season was in place. Now it was time to negotiate contracts with small farmers whose grain he would buy at a fixed price today, assuming all risk of loss in the future. In six months' time, a weak harvest would allow the merchant to sell his wheat at a profit while a good harvest could bankrupt him.

But the merchant would not be there to see the harvest. He had planned a business trip to the east in search of new trade and would be gone for six months. The new trade was in pepper, purchased in Arabia and highly valued in the spice-less west. It was a long distance trade that would require reliable sources of supply in dangerous foreign countries and plenty of working capital. If successful, it would be wildly profitable.

While away in pursuit of the new trade, the merchant planned to leave his local business in the hands of his house servants, young men who had lived with him and his family for many years. He was their client, and they were bound to him in the Roman custom for all necessities and protections. They had watched and learned the grain trade from him, and at this point they knew every farmer and banker in the region as well as he did. They had shared in every risk and in every triumph, large and small. But now in the long nights of his absence they would face the many risks of the business alone. With all the capital of the merchant on the line, they alone would have to decide when to buy, when to sell, how much and to whom. They alone would have to withstand the gut-wrenching ups and downs in the price of wheat, jumping at every rumor that ran through the town. Above all they would have to placate the bankers who were never secure, always rapacious, and fully prepared to call in the loans at the first sign of trouble in the

market. Such a run would cause a fire sale, forcing the servants to sell their contracts at the worst possible time, a disaster that could ruin their master and themselves.

The merchant called the bankers, the witnesses and his three house servants into his counting room. He had high expectations indeed for his servants. Over the next six months, they were to run the grain business by themselves and build the capital necessary to fund the new pepper trade. Even more critical than capital, his servants needed the kind of experience that can only be learned on the job. They needed to make decisions in real-time, to feel the sweat drip down their back as prices rose and fell. They needed to know firsthand the white-hot terror of a bank run in a leveraged trade. If they proved their mettle, they would be dispatched as independent agents to the east to buy the pepper and to the west to sell it. After many years together in business, the bankers had complete confidence in the merchant but were concerned about his untested servants who would be running the grain business and, more importantly, spending the borrowed funds entrusted to them.

The master called forward the first servant, his most promising, and gave him \$ 5 million (1.25 of his own capital and a 3.75 credit line from his bankers). To the second, he gave 2 million (.5 of his own capital and a 1.5 credit line from his bankers). To the third and least promising, he gave 1 talent (.25 of his own capital and a .75 credit line from his bankers).

After some final instructions, the merchant departed with his guards to begin his journey. Immediately, the first and second servants headed out to the countryside to contract with the farmers for the purchase of their crops. At the same time, the third servant took his \$.25 million of silver, left the master's home, and headed east toward the mountains. He passed several towns each one smaller than the last. The farms thinned out too and the path into the foothills narrowed. The third servant peered keenly ahead, on the alert for thieves who might steal his money or even kill him, turning around frequently to make sure he had not been followed. By nightfall he was well up into the mountains. Marking off a remote and inconspicuous spot, he dug a hole and hid the money in the ground.

Satisfied that the money was safe, the third servant headed down the mountain and back to his hometown. It was the middle of the night. The third servant was exhausted but content. For all of his adult life, the third

servant had been the low man in a family business, a position he despised. From the beginning his fellow servants had been eager to learn the grain trade and they had made a determined study of it. They loved the master and wanted nothing so much as to please him. The third servant was different. He was a good-looking young man and not without ambition. But of the three servants the master loved him least. In his waking mind this made him an indifferent worker, who cared little for the trade and even less for the master. The third servant endured the reprimands of the master, resisted his instruction, and after many years in the business had learned nothing. In his sleeping mind, the third servant was anything but indifferent. At night, the third servant nursed a million small grievances in his heart against his fellow servants who far outshone him. Receiving the lowest allocation of capital had been only the most recent humiliation, but it stung him the most as a very public rebuke by his master. In his sleeping mind the third servant wandered restlessly in search of the master's approval and he dreamt like a hurt child who wanted only the love of his parents, a love he knew he deserved. With the merchant gone and the money safely buried, the third servant was finally free of this tiresome business, free of his toadying fellow servants, free of his master's rejection. He smiled in anticipation of tomorrow, the first full day of his release.

The people of the town soon knew the amounts of capital allocated to each servant as well as their purchases, the prices and terms agreed with the local farmers. They knew too that the third servant had crept away in the night to bury his money, a common practice in a time without bank vaults where thieves could burrow through dirt walls to steal anything and everything. The inaction of the third servant, generally regarded as the least talented of the three, was the subject of speculation. Most said that he was just lazy, others that he was too frightened to take a position. Everyone noted the low allocation of capital the third servant had received from the master.

By the end of October, the wheat had been planted and all bets laid. There was little to do but wait and watch the wheat grow and speculate on the weather, which would determine the winners and losers, the well-fed and the hungry. Then in December came news of a large unexpected shipment of grain from North Africa that landed in a nearby port. This shipment had the effect of cratering prices and with it the hopes of any local merchant unfortunate enough to be sitting on a fixed-price contract. The shipment caused many sleepless nights for the first and second servants, who lay awake in their beds marking down their positions. Their bankers hounded

them daily, looking for assurances the servants could not give and collateral they did not possess. Everyone in town had an opinion about the direction of prices, and the lower their personal investment, the louder were their convictions.

One thing was certain: the third servant had made the right call by waiting. All of the townspeople were now convinced that they had underestimated him. He had avoided the headaches, risk and expense associated with the contracts and was now in a position to buy in at depressed prices at just the right time. The third servant was the brilliant trader, they told each other. With the markets moving in his direction, it was a new day! The third servant strolled around town, chatting with men of his station, basking in the pure joy of having been right when everyone else was wrong. The townspeople noted the sudden success of the third servant, proof to some that the master had not fully recognized his talents and should have given him a higher allocation of capital. The talk around town was that master had held back the third servant for years, and now in an open competition, unsupervised by the absent master, he had fairly shot ahead of the others to assume a senior position in the family business. The third servant could not have agreed more and he began to patronize the first and second servants. Dinner at the merchant's home was a particularly trying time. After an exhausting day, the first and second servants dragged themselves to the dinner table with the merchant's wife and children, only to find the third servant there ahead of them, relaxed, fresh and full of new ways for his colleagues to improve themselves and their financial position. With his money safely on the sidelines and the full weight of public opinion behind him, the third servant was in an unassailable position. The first and second servants sat quietly on the receiving end of this unwelcome advice and ground their teeth, suffering the insufferable night after night.

With prices this low, all expected the third servant to swoop in and buy up large quantities of grain with the funds he had wisely held in reserve. But the third servant made no such move. Flush with success, the third servant spent his time discussing the events of the day and enjoying his leisure. He continue to disparage his fellow servants and mocked their many financial problems. When asked about the markets, he hinted that his ambitions went far beyond the local grain trade. He spoke and townspeople listened closely with newfound respect to his plans, which grew grander every day.

January and February went by and still the third servant did not commit his capital. Prices remained depressed and his standing in the town rose even higher. Like his physical beauty, the people believed that his trading abilities were a gift, quite independent of his boastful and arrogant self, and they endeared themselves to it in the hope that some of it might rub off on them. The townspeople believed that he possessed a secret knowledge about the grain markets and might in the end prove to be a better trader than the master himself. Once again, the third servant agreed. To his delight, he found that his credit was good and he threw it around town, entertaining lavishly like the great man he always wanted to be.

By March, no more grain shipments had arrived in the region and the upcoming crop looked to be a poor one. Prices firmed up and even the bankers relaxed a bit. With one month left to the next harvest and stores running low, all knew that prices were likely to remain elevated with no opportunity to buy in. The third servant had missed his chance. The talk of the town shifted to the money the third servant had borrowed from the bankers. The interest had been mounting steadily, running night and day for six months while his capital lay sleeping in the ground. With no revenue coming in from any grain sales, interest expense was devouring the capital of the third servant. Under local law, an agent who kept his principle's funds in a bag was personally liable for their safe-keeping and could suffer serious consequences for their loss. An agent who buried the funds was not. By burying his master's money, the third servant had legally placed himself beyond the merchant's reach and any accountability for the yawning losses caused by his neglect. While this tactic might keep the third servant out of prison, it would not protect him from the wrath of the master when he returned.

Still the third servant showed no sign of stress, no concern for the reckoning that was sure to come. During the day he walked the streets, offering opinions on a wide range of topics from the weather to politics, albeit to a thinning audience. Seeking to regain his celebrity status, the third servant began to speak out against the Romans. He criticized the use of God's land to feed the unbelieving Roman mob rather than pious Jews, fondly recalling an earlier time when God-fearing Jews ruled themselves and fed themselves with indigenous fruits and vegetables and were not reliant upon Roman coins to buy the things they needed from a global trading system. He railed against the heavy and intrusive burden of Roman taxes and found a ready audience in a small but vocal minority who shared his Roman-hating views.

The invectives of the third servant included a not-so-veiled critique of the merchant as one of the new men who were profiting from collaboration with Rome. As a confidant of the merchant, the third servant knew much about the luxurious lifestyle of the merchant and his family, all of which he now shared with his new followers, who leaned in to hear all the details. Meals at the merchant's home became more difficult still.

It was at this point that the sleeping mind of the third servant rose up from the depths and began to collide with his waking mind. At night he experienced nightmares filled with vague and terrifying fiends, chasing but never quite catching him. Whenever he awoke from one of these dreams, his waking mind would assure him that all was well. The money was secure, he was legally protected and in the end the merchant might do nothing. Indeed, there was no guarantee that the merchant would return at all, an all-too-frequent occurrence in this violent part of the world. Thus re-assured and back at his rest, his sleeping mind returned to its work, calculating and re-calculating the growing losses in his accounts, searching for a solution. But no matter how many times he tried, the figures added up to the same answer: his financial situation was hopeless. He would never buy any grain, he had never intended to buy any grain. He had never bothered to learn the trade from the master and so lacked the skills needed to manage the business, particularly now in a difficult market. There was no way out and there was nothing he could do about it.

Still, his sleeping mind was not without resources to deal with the crisis. It whispered to him that he was not responsible for the disaster, it was really the master who had abandoned the business in pursuit of ever more riches. His sleeping mind continued to churn out bits of images connected to emotions only dimly understood, which when pieced together showed the merchant to be a cruel and unjust man, an unloving father figure who would always stand between the third servant and his happiness, and who was furthermore a traitor to his own people. The master needed to be exposed as a collaborator and brought down low before the town. The fall of the master, his sleeping mind hissed, would discredit the master and weaken the case against the third servant. The master's ruin would restore the third servant in the eyes of the townspeople and make him a great man once again. Here was a solution that would clear the present difficulty with the accounts and settle his long-standing issues with the master and at last allow him to rest.

The people of the town puzzled over the unsubtle attacks of the third servant upon the merchant and his newfound political interests. Given the sorry state of his accounts, was this really the time to turn against the master? Why choose this moment to back a populist cause and a dangerous one at that? The new followers of the third servant were zealots, Jewish nationalists who hated the Romans. This hatred ran deep, so deep it would boil over into a full-scale revolt against Rome 40 years later. The Romans, in turn, would kill a million Jews, destroy the Temple and disperse the Palestinian Jewry throughout the Mediterranean world for the next two thousand years. And then there was the more immediate matter of the Roman legion stationed in nearby Syria that nobody wanted to stir up. Seeking diversion from these unhappy thoughts, the people turned their attention to the first servant and estimated his profits. The gains were staggering. The good people clucked nervously among themselves about the randomness of fortune and settled in to await the merchant's imminent return.

Word came in April that the merchant would soon be home. The third servant stole away in the night to the mountains to retrieve his silver. He found the place, dug up the .25 million of his master's capital and headed back down the mountain. By now his sleeping mind had overcome his waking mind and extinguished it, along with any remaining rationality. He had in fact slept very little but instead lived in a waking dream where the master was toppled and humiliated before townspeople and he, the servant, was raised up. This image played out before his eyes in a hundred different scenarios, each one delighting him more than the last. Sometimes he imagined himself as the new head of the master's household with all the expensive trappings, entertaining lavishly, every ear attentive to his word, every eye watching his hands for his next command. At other times he saw himself leading a righteous revolt against the Romans and delivering a grateful people. In all of these visions the master came to a very bad end.

It was evident from the merchant's expression that things had gone very well in the east. He had found his new supplier and the pepper trade would be enormously profitable. He spent some time with his wife and children, caught up on the events of the past six months and heard quite a bit about the strange behavior of the third servant. Satisfied that all was well with his immediate family, the master walked out to the courtyard to greet the waiting bankers and their witnesses. A desert wind had picked up and the master called them inside to his counting room, where the house servants stood ready to settle the accounts for the past six months. The first servant

handed back the \$ 5 million of capital, plus \$ 5 million more and said to the merchant, “You gave me \$ 5 million. Look, here are another \$ 5 million that I have earned.”

“Well done, you good and faithful servant!” said the merchant. “You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!” The second servant handed back the \$ 2 million of capital, plus \$ 2 million more and said to the merchant, “You gave me \$ 2 million. Look, here are another \$ 2 million that I have earned.”

“Well done, you good and faithful servant!” said the merchant. “You have been faithful in managing small amounts, so I will put you in charge of large amounts. Come on in and share my happiness!” After the deduction of interest expense, the first and second servants had nearly quadrupled the merchant’s capital.

It was a great performance by any measure, one that assured the working capital needed to finance the pepper trade. It was equally clear that the first and second servants had performed well on their own and had gained the experience needed to run the long distance trade. The bankers, too, were happy with their profits and congratulated the first and second servants on their performance.

Then the third servant came forward and presented his accounts, which told a much different story. By not putting the money to work, the capital of the third servant had lain fallow while interest charges consumed it all. The accounts of the third servant were now negative, technically and practically bankrupt. The joy of the merchant drained from his face, leaving deeply concerned lines around his jaw. After a tense silence, the third servant offered an explanation, one that he had been planning for months, saying, “Sir, I know you are a hard man; you reap harvests where you did not plant, and you gather crops where you did not scatter seed.”

The third servant began his defense with a direct attack on the character of his master, accusing the merchant of being a hard man, an unjust man. He followed up with another attack on the trading activities of the merchant and his position in society, characterizing the merchant as a predator on the community, a tool of the new Roman order who extracted profits from the faithful. From this high moral ground, the third servant recast the past six

months as a class-based drama with the merchant playing a Roman villain and himself as Jewish working class hero.

The merchant was stunned. He had heard about the man's strange behavior but was not prepared for a direct assault on his own character, his faith and his place in society. To the merchant, the words of the third servant betrayed a fantastically wrong-headed view of the business, the role of the third servant and that of the merchant. Left to himself, the third servant had willfully neglected the trade, squandered capital of his master and then accused his master of treason. It was one thing to lose money – quite another to slander the person who gave it to you.

The third servant continued, “I was afraid, so I went off and hid your money in the ground.” Living in fear of his tyrannical master and unwilling to participate in his squalid collaboration, the third servant claimed that he did the only thing that he could. He buried the blood money of the merchant.

Now things were becoming clearer to the master. The third servant had been idle for the past six months, but had cleverly buried the money to protect himself against any legal retribution for the losses caused by his neglect. The third servant threw this down now to warn his master that he had the law on his side and the merchant had better think twice before punishing him. This was not fear, it was chutzpah.

The third servant drew himself up. He was angry now, full of indignation and outrage. He threw the bag containing the .25 million onto the floor like a dirty sock, saying, “Look! Here is what belongs to you.” After taking interest into account, the third servant had actually returned nothing to the master, something the third servant clearly understood. Conveniently absolving himself for losses caused by his actions, the third servant told the merchant that his crimes were so heinous that nothing in fact belonged to him and nothing was due him. This was extreme indeed. The merchant looked closely at the third servant. The wind had begun to blow harder, howling through the house as the servants rushed to close the windows.

In the space of a six months, this once trusted house servant had lost the capital of his master, lawyered up against him in a frivolous lawsuit, smeared him publicly and accused him of treason, all the while living and eating under his roof. The third servant had attacked the master and his position atop the community, suggesting that he, the third servant, had a

better idea about the way society should be ordered, not forgetting to carve out a sympathetic role for himself. The third servant was trembling now as if daring the master to do his worst. The merchant looked into the wild and angry eyes of the third servant, searching for some clue to explain his bizarre actions, his outrageous charges and yes his hatred for the master. And then it came to him.

It was not enough to live in his master's house while doing nothing, the third servant had to throw his master's credit around town like a big shot. It was not enough for the third servant to willfully neglect his responsibilities and lose the capital entrusted to him, he had to bury the money and legally place himself beyond his master's grasp. It was not enough for the third servant to gossip about the luxurious lifestyle of the master and his family, he had to accuse his master of high treason. This had been no mere adolescent romp while the master was away. These were the actions of a person who could not bear authority - any authority - over him. The third servant wanted more. He wanted much, much more: he wanted to be the master. For the past six months in the master's absence, he had been just that, living in his master's house, enjoying the master's credit and lifestyle, sitting atop a new social order of his own making. And the third servant was not about to give it up.

The master took a deep breath and expressed his own thoughts on the character of the third servant, saying, "You bad and lazy servant!" With this, the merchant re-established the true relationship between them, directly challenging the accusations of the third servant and bringing the discussion sharply back to reality. The third servant was not the great leader of a revolt against the Romans, he was a just a servant and a poor one at that. Likewise the merchant was not a hard man. He had shown a lifetime of kindness and support to all of the servants with the promise of a lot more. He entrusted them with his wealth and his credit and invited them to live with his family while he was away. He had given them a livelihood and a future.

The merchant went on to repeat the treacherous accusations made against him, but this time the words took on a completely different meaning, "You knew, did you, that I reap harvests where I did not plant, and gather crops where I did not scatter seed?" Of course the merchant was not a farmer. That was not his purpose. Nor was the merchant a predator. He served a useful function in the community by assuming risks that others could not bear. Subsistence farmers could not survive a poor harvest (and the threat of famine) any more than a good harvest (and low prices for their crops). The

community needed someone with the resources and tenacity to absorb this risk so that they all could survive another year, regardless of the crop yield. This was the way for the Jewish community to survive and even prosper under Roman occupation, as the Jews had done so many times before under so many other regimes.

The merchant continued, “Well, then, you should have deposited my money in the bank and I would have received it all back with interest when I returned.” The third servant described the merchant as a demanding pit boss in the service of Rome, pounding his fellow Jews to extract every penny from their labors. To the contrary, the merchant’s comments showed him to be the gentlest of taskmasters. The master well understood the fear of his servants and allowed them to meet their obligations by simply depositing the funds in a bank. Had the third servant performed this easy and risk free transaction, he would have covered the interest on the funds he borrowed, preserved the capital entrusted to him and still enjoyed his master’s blessing. But this would have left the third servant accountable to the master. Instead the third servant chose to reject all obligations to the master by deliberately burying the money and then calling it fearfulness, a self-serving fabrication. The third servant was no victim, but a savvy operator who had learned enough about the business to manipulate it for his own purposes. There was a long silence as the third servant searched for words that he did not have, a silence filled by the shrieking gales that blew around the house and rattled the windows.

The merchant turned to the settlement of accounts, saying, “Now take the money away from him and give it to the one who has \$ 10 million.” The second servant picked up the bag of silver on the ground and handed it to the first servant, who gave it to the bankers. The first servant then paid enough out of his own profits to satisfy the remaining debt owed to the bankers by the third servant. In order to stop the pointless running of interest, the master told the bankers to close down the \$.75 million loan that had been made to the third servant. With no capital, no credit and no goodwill, the options of the third servant were quickly running out.

The accounts were officially settled and the bankers expressed their satisfaction. The merchant turned to the group at large and announced his plans for the future of the business, saying “To every person who has my blessing even more will be given, and he will have more than enough; but the person without my blessing, even the little that he has will be taken away

from him.” With these words, the master established a new order of privileges, protections and credit among his servants and his bankers, a new order that did not include the third servant. The first and second servants would be given more credit and the greater responsibilities that came with the new pepper trade. The third servant was out.

Clearly, the third servant could not resume his old position as the least regarded member of the family business. He was well beyond that. Nor could he live in the merchant’s house any longer. Nor could he be of any use in the long-distance trade, alone and unsupervised for long periods of time. Given six months of freedom provided by his master’s blessing, the third servant had created a new identity for himself, a false self that had no place in his master’s world. So the third servant had to go and indeed wanted to go. The merchant acknowledged this reality saying, “As for this useless servant – throw him outside in the darkness; there he will cry and gnash his teeth.”

The third servant had shown neither loyalty nor trustworthiness in a society that prized both. He had lost his client and the clients of his client, meaning that his entire network of contacts and goodwill was also gone. He was untouchable. It was very likely that he would slide down the social scale to beggary and perhaps even to slavery. The third servant glared at his former master, the source of all his troubles. Here was proof of the master’s terrible cruelty, proof for all the world to see that the merchant was the unclean Roman traitor the third servant made him out to be. The long history of grievance, the loss of the lifestyle he so craved, and his final crushing defeat at the hands of the master rose up in the third servant like rising waters taking a dam and he did the unthinkable: he lunged for the master. The first and second servants restrained him, carried him to the door and threw him out into the furious and sightless night.

Meditations

1. Before the departure of the merchant, the third servant was a junior member in a family business, a malcontent perhaps, but functional enough to draw a \$ 1 million capital allocation. He started with the capital, the credit, the goodwill of his master and the freedom to use them in any way that he chose. Six months later, he ended up destitute, friendless, mad, homeless outside in a raging storm. What happened to him?

He had long been unhappy with his lowly position in the household and resented the favoritism of the master toward the other servants. He ignored the many blessings given to him and looked instead to the relatively greater gifts given to the first and second servants. This was a mistake, one which placed him in a flawed relationship with the master from the beginning. So that when he was given his freedom, he naturally compared himself to others in the village and chose to live like a big man in the biggest house in town with plenty of credit and no accountability to anyone. When markets turned temporarily in his favor, he was quick to claim the credit in the village for trading abilities he did not possess. From there it was a small step to build himself up by pandering to the worst instincts of the crowd. When the markets turned against him, it was predictable that he would blame the master and even the entire society for his troubles.

Because he learned nothing from the master, the third servant lacked the training to face the many trials of the business. Because he rejected the master's gifts and struck out on his own, he lacked direction and was unprepared to handle the freedom given to him. In a short time, the third servant found himself far down a bad road, where it was impossible for him to use his gifts wisely or to develop into the person that the master wanted him to be. Instead, the third servant used his six months of freedom to create a new identity for himself, one that satisfied the deepest desires of his aggrieved heart, a delusional identity that resolved all the disappointment and hurt of the past but drove him farther and farther away from reality and toward self-destruction.

How much time do I spend considering the greater (or lesser) allocation of gifts to others?

2. Did the third servant really deserve all this? After all, the third servant could not help being who he was, a common worker with a few petty jealousies who only wanted to be loved by his master, just like the other servants. But unlike the other servants, he wanted the love of the master on his own terms and rejected the gifts the master had specifically intended for him as inadequate, inadequate because the lowest allocation of capital did not comport with his lofty image of himself, an image that was not grounded in reality. So perhaps the third servant did not deserve to be destroyed, but he was anyway. His story illustrates the inevitable and dire consequences of choosing an unreal comparison with his fellow servants over a real relationship with the master.

What is the image of myself that I carry around in my head? Is it based on the real blessings I have received or what I would like them to be?

3. At the beginning of Chapter 25, which includes this parable, Jesus said, “At that time the Kingdom of heaven will be like this.” This indicates that the story is a simile for the Kingdom of heaven. And what does this simile say about that Kingdom? Jesus often referenced the Kingdom at the beginning of his parables, saying “The Kingdom of Heaven is like this” or “What is the Kingdom of God like? What shall I compare it with?” In the parable of the talents, there is the usual simile but also a reference to time. This is an alert to the fact that time, specifically “that time”, will matter.

The entire action of the story takes place in – and is driven by – linear time, represented by the running of interest. Without interest, the third servant could have buried his master’s capital and there would have been no serious consequences to his actions. Without interest, there would be no leverage, little risk and less opportunity for profit. Without interest there is no story here. With interest, both profit and risk become a reality. Time gives meaning to things. Time leaves a history, where the current actions of the servants have consequences later, and after a certain point cannot be undone. So if the Kingdom is like this, it arrives at “that time”, at the end of history, when the master returns.

Consistent with the motif of time, the master will leave for a while. Upon his departure, he will give gifts to his servants, who may or may not accept them. He will provide parting instructions to his servants, who may or may not follow them. During the master’s absence the servants cannot be compelled to obey; rather, obedience must be voluntary, a matter of free choice. These are periods of trial where some servants struggle mightily to follow the will of the master and others do not. But the freedom to choose is not unlimited. It is bounded by “that time” when the master returns at the end of history. The knowledge of the master’s return provides a healthy fear that curbs the excesses of freedom by reminding the servants that they will be judged.

The third servant started his six months of freedom by rejecting the gifts of his master and ignoring his indebtedness. But debt is not so easily ignored. In this temporal world, it grows a little bit every day and, if untended, eventually overwhelms the debtor. This is the position of the third servant,

who has run out of time to make good choices. And his bad choices have led to bankruptcy, spiritual stagnation and ultimately self-destruction. When “that time” of final reckoning arrives he is refused entrance into the Kingdom, not as punishment but because he has chosen not to go, the ultimate bad decision. When “that time” arrives, the master finds him wandering around spouting false and vengeful ideas about the master, unaware of the consequences of his actions, unconscious of the time. He is delusional, living in a self-important and distorted state that resembles a hall of mirrors with no points of reference outside of itself and no way out.

Returning to the original simile, what does this parable say about the Kingdom of heaven? It is clear that there is one master in charge. He removes himself from active supervision so that his servants are free to mature into the people he wants them to be – or not. The kingdom comes only after a time of trial, a fixed period when free choices forge one’s character into an historical reality. That reality will be mercifully judged by the master at the end of time and will form the basis for new challenges to be joyfully undertaken – or not. Residents of the Kingdom are self-selecting, freely choosing to come – or not. So the Kingdom of heaven is a place where everyone gets what he or she wants. Merciful, yes. Compassionate, certainly. But chilling for those who choose poorly.

Do I know what time it is?