

Trading with Our Talents

SERVICE & SPIRITUALITY

The parable of the talents (Matthew 25:14–30) is one of our Lord's most searching stories about the life of a servant. A master goes on a journey and entrusts his property to his slaves. Two of them trade with what they have been given; one buries it and waits for the master's return. When the master comes back, the two who traded are praised and given more; the one who buried is reproached and sent away. The previous lesson of this section, 'Discovering Our Talents,' asked what the Lord has placed in our hands. This lesson asks the next question: now that we know what has been given, what does it mean to trade with it? The parable is not about financial investing; it is about the active, responsible, risk-accepting deployment of every gift the Lord has entrusted to us — for His kingdom, on His timetable, with the expectation that He will one day ask for an account.

The Parable Reread

Let us set the story before us again, slowly, because familiarity sometimes dulls its edge.

“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. Then he who had received the five talents went and traded with them, and made another five talents. 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.” Matthew 25:14–18, NKJV

Three details are worth noticing. First, the master gives 'to each according to his own ability.' The distribution is not arbitrary; it is tailored to what each servant can actually handle. This is important for our own examination: the Lord knows what we can carry, and He has given us neither too much nor too little.

Second, the two faithful servants 'went and traded.' The verb is active, immediate, and without hesitation. They did not wait for further instruction. They had been given, and they went.

Third, the servant who was given the least is the one who buried. The parable is gentle here: small gifts tempt us to inaction more than large ones. 'It is only one talent; why bother?' The logic of the buried talent is the logic of many small servants who have stopped serving because their gift seemed too modest to matter.

What Trading Means

To 'trade' with a talent, in the language of the parable, means three things at once. It means to use it — actually to deploy it in the real world, not only to cultivate it in private. It means to risk it — to place it where loss is possible, because no gain is possible without risk. And it means to multiply it — to expect, by the Lord's grace, that what is used faithfully will increase.

“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.” Matthew 25:29, NKJV

This sentence is a parable of spiritual physics. A gift used grows; a gift hidden atrophies. The student who teaches what she has learned knows it twice as well by the end of the semester. The musician who plays before people learns more in an evening of risk than in a month of private practice. The servant who quietly visits the sick discovers gifts of presence he did not know he had. The law is reliable: the Lord multiplies what is placed in His service.

Chrysostom saw this with great clarity:

“God hath given to each of us something; to one more, to another less. But from each He requireth the using, not the number. The woman who gave two mites was praised more than the rich who cast in much; for she traded all she had, while they but risked a portion.” St. John Chrysostom, Homilies on Matthew LXXVIII.2

Why the Third Servant Failed

The third servant is worth pausing over, because most of our failures look more like his than like a dramatic rebellion. He did not steal the money. He did not spend it on himself. He simply kept it safe until the master returned. His defense, when it came, was careful:

“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.” Matthew 25:24–25, NKJV

Two things undid him. First, he had a wrong picture of his master — 'a hard man.' That picture of the Lord is still common. Some of us serve from fear rather than love, and fear is always cautious. It hides. It plays not to lose rather than to gain. A servant who pictures God as a strict accountant will almost always bury what he has been given.

Second, he let fear drive his action. 'And I was afraid, and went and hid.' Fear, as the previous lesson said, is often the root beneath avoidance. Here it is given its crispest outcome. The buried talent is not simply unused; it is actively kept away from the work for which it was given.

The master's response is sharp but also revealing:

“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.”

Matthew 25:26–27, NKJV

Even fearful servants, the master says, had options. They could have entrusted the gift to others who would have used it. No one is released from the obligation to put the talent to work; the form of the trading may differ, but the trading itself is not optional.

Trading in the Life of the Parish

Let us bring the parable into the concrete life of a servant. Trading with our talents means different things in different gifts.

A servant gifted in teaching trades by teaching — not waiting until he has read every book, but opening the Scriptures patiently with whoever is placed in front of him. Every small class is capital put to work.

A servant gifted in hospitality trades by opening her home — even when it is not tidy, even when the food is simple. The lonely who are fed at her table are the multiplication of her gift.

A servant gifted in administration trades by organizing the quiet labor that allows ministries to run — budgets, schedules, follow-up. Most parishes that bear fruit for decades do so on the back of unseen administration.

A servant gifted in prayer trades by praying — taking seriously the names brought to him and carrying them before the Lord. The talent of prayer is the most easily buried because no one else can see whether we are using it.

A servant gifted in music trades by singing — leading the people in praise, even when tired, even when the acoustics are unkind. The gift returns to the Lord through the mouths of those who sing with us.

A servant gifted in listening trades by listening — setting down the phone, sitting with the hurting, hearing what has not been said. This talent is often overlooked; it is one of the most fruitful ones the Lord gives.

A servant gifted in handiwork trades by using those hands — keeping the church building clean, the icons dusted, the altar linens cared for. The Lord multiplies what is offered with love.

Trading Is Risk

It is important not to domesticate the parable. The two faithful servants took real risk. Trade in the first century meant caravans that could be robbed, ships that could sink, merchants who could cheat. The master did not guarantee that every deal would succeed; he simply asked that the capital be used.

The same is true in the Lord's service. We will sometimes teach a class that does not go well. We will sometimes open our home to a guest who wounds us. We will sometimes pray for a sick person who dies. Trading with our talents does not promise immunity from loss; it promises that loss is not the end of the story. The Lord, unlike human markets, honors the trying itself, provided the trying is done in love.

“Whatever you do, do it heartily, as to the Lord and not to men, knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.”
Colossians 3:23–24, NKJV

St. Gregory the Great speaks to the fearful servant in each of us:

“He who, from dread of failure, buries the talent committed to him, is not on that account innocent. For the Master requires not miracles at the hand of His servant, but labor. To try, and to fall short, is better than not to try. The earth in which the talent was buried is the hardened heart that chose safety over service.” St. Gregory the Great, Homilies on the Gospels IX.1

The Joy of the Master

The end of the parable is the part we most often overlook. The reward for the two faithful servants is not only more talents; it is something larger.

“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.'”
Matthew 25:21, NKJV

'Enter into the joy of your lord.' That is the whole goal of the trading. Not the accumulation of more work. Not the applause of the parish. Not a position in the hierarchy. The joy of the Lord — participation in His own delight at the work that has been done in His kingdom. This is the reward the faithful servant will one day receive, and it will be found to be worth every risk, every tiring Tuesday, every disappointment the trading cost.

For now, we have the gifts He has given, and we have the day He has given us. The parable does not ask us to do what we cannot do. It asks us to do what we can, today, with what is in our hand. A single phone call to a grieving friend. A class prepared with love. A small donation offered quietly. A prayer said faithfully at the right hour.

May the Lord who has entrusted to each of us according to His own wise knowledge of our capacity give us the simplicity to stop burying what He has given, the courage to place it at risk for the sake of His kingdom, and the patience to watch Him multiply what we could never have multiplied on our own. And may we hear, on the day we long for most, the sentence every servant's whole life is aimed at: 'Well done, good and faithful servant. Enter into the joy of your lord.'

Review Questions

1. The master gave 'to each according to his own ability.' How does it change our sense of our own gifts to know that the Lord has given us neither too much nor too little, but exactly what we can handle?

2. The two faithful servants 'went and traded' immediately. What gift has been given to us that has been waiting for a permission we were never actually asked to wait for?
3. The third servant's picture of his master ('a hard man') shaped his inaction. What picture of the Lord have we been serving from, and does it match the One we meet in the Gospels?
4. Fear is the root beneath the buried talent. Where in our service is fear still choosing safety over risk, and what would stepping out look like?
5. Name the specific gift the Lord has placed in our hands. How is it currently being 'traded' — actually used in real lives — and where could the trading be more generous?
6. Trading accepts the possibility of loss. Can we name a recent loss in our service that, in the Lord's economy, may already have been multiplied in ways we cannot see?
7. The faithful servant's reward is to 'enter into the joy of your lord.' How does keeping this end before us change the feel of the tired Tuesday, the difficult meeting, the discouraging class?

Books & References

Scripture: Scripture in this lesson is quoted from the New King James Version (NKJV) unless otherwise noted.

Further Reading:

- The Holy Bible, New King James Version (NKJV). Thomas Nelson.
- St. John Chrysostom, Homilies on the Gospel of Matthew, LXXVIII. Nicene and Post-Nicene Fathers, Series I, Vol. 10.
- St. Gregory the Great, Forty Gospel Homilies, Homily IX (on the Talents).
- St. Cyril of Alexandria, Commentary on the Gospel of Luke (on the parallel parable of the Minas).
- Fr. Tadros Y. Malaty, Patristic Commentary on the Gospel according to St. Matthew, chapter 25.

Patristic texts are cited in widely available English translations; where sense required, phrasing has been lightly modernized without altering meaning.

Lesson Notes