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The Parable of the Bags of Gold

Matthew 25: 14-30

Late in the afternoon

on Wednesday the thirteenth of Nisan

The one main point of the parable of the bags of gold is to keep on actively serving while watching and waiting until Christ returns.

The theme of wasted opportunity is the theme of this parable, which focuses on readiness for the Rapture as displayed in serving **the Lord**. **The parable of the ten virgins** focuses on readiness revealed *in waiting*, whereas **the parable of the bags of gold** focuses on readiness demonstrated *in serving*. The five virgins who had oil for their lamps represent believers who possess **the Holy Spirit**, and the two **faithful servants** who invested **their bags of gold** also represent believers who exhibit a life of service.

Frequently, one or the other of these *two principles* is either lost or overemphasized. Although believers are to rejoice continually in the prospect of the Rapture, we are not to sit back in idleness and do nothing. Saving faith is serving faith. It was perhaps because they thought **Messiah** was coming momentarily that some believers at Thessalonica fell into undisciplined, careless living and decided to figuratively sit on their roof tops and wait for **Christ** to return. Subsequently, they became busybodies who were not productive and even disrupted the body of believers there. Paul rebuked them severely and gave them this rule: **The one who is unwilling to work shall not eat (Second Thessalonians 3:6-13)**. On the other hand, we are not to become so caught up in serving **God** that we forget to contemplate and rejoice in **His** coming for **His** bride the Church.¹³⁴⁸



Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. A wealthy man would often have special servants who functioned as overseers of his household and managers of his business. At times they had a virtual free hand within their area of responsibility even when the master was at home. The man in this parable had three such trusted servants to whom he entrusted some of his wealth while he was away on a long journey. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. The master knew his servants intimately, and entrusted each one with only the responsibility he knew they could handle. Then he went on his journey (Matthew 25:14-15).

Because the parable represents the kingdom of God during the Dispensation of Grace (see my commentary on Hebrews, to see link click [Bp - The Dispensation of Grace](#)), the master represents Christ Himself, and the going on a long journey represents the time He is away from the earth until He returns at the Rapture for His bride the Church to carry her back to His Father's house in heaven (see [Jw - The Parable of the Ten Virgins](#)). The servants depict professed believers, members of the Lord's visible church whom He has entrusted His wealth, or His various resources to use on His behalf until He returns.

The parable pertains to what each slave did with the fairly assessed responsibility he was given. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money (Mt 25:16-18). It is significant that, although the servants with the five and two bags of gold did not produce equal profits, they did produce equal percentages of profit, doubling what they had been given. In the same way, believers with different capabilities and opportunities may produce different results while working with equal faithfulness and devotion. Thus, the Lord assures His servants that each will be rewarded according to their own labor (First Corinthians 3:8).

The servant who received five bags of gold represents the genuine believer whose number one desire is to serve ADONAI. The second **servant** was given less than half to work with, but performed just as faithfully as the first. Like his fellow **servant**, **he** doubled **his master's** money. The behavior of the third **servant**, however, was radically different. **Hiding** valuables in the ground was a common practice in the ancient world, but it was hardly a sensible way to earn a profit. That **servant** had not been given **one bag of gold** to protect, but to use it wisely for **his master's** profit. Although **he** had been given fewer resources than the other two (apparently for good reason), **he** had the same obligation to use what **he** had to **his** maximum ability.

After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. "Master," he said, "you entrusted me with five bags of gold. See, I have gained five more." The first **servant** was not bragging but merely stating the truth. There was no hint of pride. **His master replied, "Well done, good and faithful servant! The master praised the servant's** attitude and also rewarded **him** greatly, declaring: **You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness" (Matthew 25:19-21)!**

The man with two bags of gold also came and gave the same report as the first, the only difference being that **he** had doubled **two bags of gold** instead of **five**. **"Master," he said, "you entrusted me with two bags of gold; see, I have gained two more." His master's reply** was the same as the first: **Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness (Matthew 25:22-23)!** He was a believer.

Then the man who had received one bag of gold came. The third **servant** did not present **the master** with earnings but with an accusatory and self-serving excuse. Having done nothing with what he had been given, he said: **Master, I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you. The** other two **servants** demonstrated **their** genuine faith in **the Messiah**. So there is a distinction made between **believers** and **unbelievers**. The **believers** are **servants** who will keep on laboring while **they** are watching for **Christ's** return; but the **unbeliever** cannot labor in the work of **the Lord**, and therefore will demonstrate **his** lost condition. **He** will have nothing to show at the time of **Yeshua's** return. **There were two ways in which the third servant demonstrated himself to be an unbeliever.**

First, he produced absolutely nothing with the resources he had been given and did not even attempt to use it for his master's benefit and profit. This **servant** does not represent an atheist or even an agnostic because **he** recognized **the master** as **his** legitimate owner and no doubt pretended to honor **his master** while **he** was away. **He** didn't misuse **the bag of gold** on immoral or selfish pursuits like the prodigal son. **He** merely ignored the stewardship **he** had been given. In much the same way, unbelieving church or messianic synagogue members sit among **believers** each week and are exposed to **God's** Word and associate with **God's** people. But in spite of this, **they** do not respond to the Gospel and therefore will have nothing to show when **Jesus** returns for **His** bride.

Second, this servant demonstrated his counterfeit allegiance by questioning his master's character, accusing **him** of being **a hard man**, unmerciful and dishonest. That **servant** represents a wolf in sheep's clothing (see my commentary on **Jude Ah - Godless People Have Secretly Slipped In Among You**), whose limited knowledge of **God** leads **him** to conclude that **He** is distant, uncaring, unjust and undependable. **His** faulty estimation of **his master's** character proves that **he** has no intimate knowledge of **him**. This **servant's** relationship with **him** was one of enmity rather than peace, of hatred instead of love, of rejection rather than faith. **This is a picture of an unbeliever.**¹³⁴⁹

In response to the unfaithful **servant's** rationalization, **His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest"** (Matthew 25:24-27). Even if **the servant's** accusation against **his owner** had been valid, it did not excuse **his laziness**. The truth of the matter was that **the servant** had no real concern for **his master** one way or the other, and **his** excuse seems to have been more off the top of **his** head than anything thought out. **He** did not expect **his master's** return and did not expect to be held accountable. And when **he** was finally caught by surprise, **he** merely threw out an outrageous charge that made no sense at all.

Therefore when **Messiah** returns, **He** will figuratively **take the bag of gold from him and give it to the one who has ten bags**. As **He** had said previously (Matthew 13:12), **Jesus** now says again: **For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them** (Matthew 25:28-29). That **servant** was not simply unfaithful but faithless. Those who demonstrate spiritual fruitfulness will be given even greater opportunity to bear fruit for **Him**. But those who are spiritually unproductive demonstrate that they do not belong to **God** and will lose even those benefits that they once had. The divine principle is that those

who trust in **Christ** will gain everything, those who do not trust in **Him** lose it all.

So, there is a distinction made between **believers** and **unbelievers**. The believers are **servants** who will keep on serving while **they** are watching for **Messiah's** return; but unbelievers have no desire to serve in the work of **the Lord**, and thus will demonstrate **their** lost condition. **They** will have nothing to show at the time of **Yeshua's** return.

The third **servant** was utterly **worthless** and **his** fate was to **be thrown into the outer darkness**. Just like **the man** who tried to crash **the king's wedding feast** without the proper **wedding clothes** (**Matthew 22:11-13**), this unproductive, counterfeit servant was doomed for destruction. **Outer darkness** is a common New Covenant description of hell, which is the opposite of heaven. **God is light** (**First John 1:5**) so hell is **darkness**; heaven is continual comfort so hell is continual pain; **God is love** (**First John 4:8**) so hell is the separation from **God** and all **love**; heaven is fellowship so hell is loneliness; heaven is joy, while in hell **there will be weeping and gnashing of teeth** forever (**Matthew 25:30**).¹³⁵⁰