

## Discussion Guide

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*A business owner was going on an extended trip around the world that would take many years. He decided to give three employees some of his assets to manage while he was away. It was up to them how they performed their task. To the first one he gave \$5 million, to the second \$2 million and to the third \$1 million, according to their abilities.*

*The first and second employees invested the money, doubling the owner's contribution. The third put the money in his basement safe, because he was afraid of his boss.*

*When the business owner returned, he was very pleased with the first two employees and gave them more of his assets to manage, but he was very upset and harsh with the third employee, even calling him lazy. The third employee did not use his limited abilities wisely, so the business owner fired him without severance or a reference and gave the \$1 million to the first employee. Matthew 25:14-30 (Modern-day paraphrase)*

**God wants a return on investment (ROI) from the gifts he has given you.** In the parable of the talents, the master entrusted his servants with a designated number of “talents,” which are representative of both money (one talent was equivalent to 15 years of wages) and the intangible gifts God has given us for our use and His glory.

**Through this parable on stewardship, God shows us how to manage the resources he has given us.** Let's unpack the practical and Kingdom applications in this story:

1. **Entrepreneurship** – The business owner gave no specific instructions on what to do with the money he provided to his employees, but he did expect them to do something that would create value. They were not supposed to simply keep the money safe (and therefore stagnant); they were to create value. He provided the initial capital (or resources) for the employees to create additional value but required them to take initiative and risk.
2. **Profit** – Jesus illustrates in this parable that profit pleases God. Value is only created if there is profit, an increase in the value of the investment. The third employee did not even deposit the money in a bank to create some profit; he hid the investment out of fear. God expects a return *on* investment, not a return *of* investment. Just as the business owner was not pleased with the employee, God was not pleased either. Clearly, a profit was expected.
3. **Work Ethic** – The owner was angry with the third employee because of his laziness. We have a need to work and Jesus expects us to work rather than be lazy.
4. **Leveraging Skills** – We do not all have the same skills and resources at our disposal, but we do have the ability to use what we have been given. If we do not leverage our skills, we will experience “skills atrophy,” which can keep us from discovering all that God has planned for us. The fear of failure is a poor excuse to not try.

### Discussion

- What talent do you have that you are exercising or not exercising? What should you do about this, if anything?
- On a scale of one to ten, with one being lazy and ten being a hard worker, where would you land? If God shadowed you during your workday, would he describe you as a hard worker?
- What are examples that you see as profit being used wisely and unwisely?
- Do you feel guilty when your company makes significant profit? Why or why not?
- We are challenged with being generous and cautioned about being greedy. What are your thoughts about this when we think about making a profit?

**Bottom line:** God expects us to use the resources he has given us, no matter how significant or insignificant we perceive these to be. Be creative and take risks to discover opportunities for yourself and others. He can use every talent or skill that we possess, but we could lose them if we do not nurture and use them.

### Dig Deeper

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- *Article:* [The Parable of the Talents: The Bible and Entrepreneurs](#) by Father Robert Sirico. This is an excellent article. Father Sirico is a world-renowned thinker on entrepreneurship, faith in the marketplace, capitalism, free enterprise and current events. You can learn more about his work at [ActonInstitute.org](#)
- *Video:* Father Robert Sirico – Faith and business conference on [Integrating Faith Principles into Business Practices](#). This is a fascinating philosophical video of understanding the integration of economics/business and faith. Even though he is a Catholic priest, he challenges classical thinking of the church. Sirico says, “Work is a call from God.”
- *Podcast:* Steve Harvey, [If you take your faith and combine it with incredible work ethic that allows the most opportunity for God to show you His favor](#)
- *Video:* Steve Harvey talks about [How You Can Identify Your God Given Gift](#)
- *Video:* Preston Smiles, [The Parable of the Talents broken down - Spiritual perspective](#)

**Our real faith is what we display at work, not the faith we display at church.** It is easy to sing praise songs, bow your head in prayer, listen to the sermon and “act like a good Christian.” Letting our faith in God and His teachings be on display at work is completely different, but this is where it becomes real. Today, the mission field is the workplace.

Here are some truths about the marketplace:

- Almost all non-believers are in the marketplace.
- It is easier to understand and relate to the culture and people when you are active in the marketplace.
- There are a lot of people in the marketplace so there are significant opportunities for discipleship.
- A Christian can be real in the marketplace.
- You are an example of personal discipline.
- The marketplace is non-denominational.

A perfect illustration of the parable of the talents is the Apostle Paul. Tentmaking was his skill and business that supported him financially while he lived in Corinth for two years. Can you imagine how it would have been to work with Paul? What kind of wisdom would he share? What spiritual stories would come to mind as he cut the canvas and sewed it together? His customers would likely have been the Roman military and merchant sailors sending their products throughout the Mediterranean. His faith was on constant display in the very pagan world of Corinth, which was widely known for prostitution and immorality. Paul was the opposite of the third servant, as he used all of his skills and talents for his business and sharing the gospel.