

Matthew 25:27

Authorized King James Version (KJV)

Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury.

Analysis

Thou oughtest therefore to have put my money to the exchangers—Edei se oun balein ta argyria mou tois trapezitais (ἔδει σέ οὖν βαλεῖν τὰ ἀργύριά μου τοῖς τραπεζίταις): 'You ought to have deposited my silver with the bankers.' Trapezitai (τραπεζίται) were money-changers/bankers who paid interest on deposits. Even the minimum effort—letting others invest the talent—would have been better than nothing.

And then at my coming I should have received mine own with usury—Tokos (τόκος, usury/interest) wasn't sinful here (Deut 23:20 forbade charging interest to fellow Jews, but permitted it to foreigners; banking practices were evolving). The master's point: even risk-averse stewardship beats total inaction. If the servant truly feared risk, banking was available. His burial revealed not prudence but contempt.

Historical Context

First-century banking (trapeza) offered relatively safe returns of 6-12% annually, far less than the 100% returns the active servants achieved through trade, but infinitely better than 0%. The master's rebuke shows that God expects some return proportional to risk tolerance—but zero return from any resource is unacceptable.

Related Passages

Colossians 1:16 — All things created through Christ

Psalms 19:1 — Heavens declare God's glory

Study Questions

1. What 'minimum effort' stewardship could you do with your gifts if you're afraid of greater risks?
2. Does this verse challenge the idea that God accepts total inaction if we lack confidence?
3. Are you so paralyzed by fear of doing 'big' things for God that you refuse to do 'small' things?

Interlinear Text

ἔδει	οὖν	σε	βαλεῖν	τὸ	ἀργύριον	μου	τοῖς
oughtest	therefore	Thou	to have put	G3588	money	my	G3588
G1163	G3767	G4571	G906		G694	G3450	
τραπεζίταις	καὶ	ἐλθὼν	ἐγὼ	ἐκομισάμην	ἂν	τὸ	
to the exchangers	and	then at my coming	I	have received	should	G3588	
G5133	G2532	G2064	G1473	G2865	G302		
ἐμὸν	σὺν	τόκῳ					
mine own	with	usury					
G1699	G4862	G5110					