

Matthew 25:14–30

¹⁴ “It will be as when a man who was going on a journey called in his servants and entrusted his possessions to them. ¹⁵ To one he gave five talents; to another, two; to a third, one—to each according to his ability. Then he went away. Immediately ¹⁶ the one who received five talents went and traded with them, and made another five. ¹⁷ Likewise, the one who received two made another two. ¹⁸ But the man who received one went off and dug a hole in the ground and buried his master’s money. ¹⁹ After a long time the master of those servants came back and settled accounts with them. ²⁰ The one who had received five talents came forward bringing the additional five. He said, ‘Master, you gave me five talents. See, I have made five more.’ ²¹ His master said to him, ‘Well done, my good and faithful servant. Since you were faithful in small matters, I will give you great responsibilities. Come, share your master’s joy.’ ²² (Then) the one who had received two talents also came forward and said, ‘Master, you gave me two talents. See, I have made two more.’ ²³ His master said to him, ‘Well done, my good and faithful servant. Since you were faithful in small matters, I will give you great responsibilities. Come, share your master’s joy.’ ²⁴ Then the one who had received the one talent came forward and said, ‘Master, I knew you were a demanding person, harvesting where you did not plant and gathering where you did not scatter; ²⁵ so out of fear I went off and buried your talent in the ground. Here it is back.’ ²⁶ His master said to him in reply, ‘You wicked, lazy servant! So you knew that I harvest where I did not plant and gather where I did not scatter? ²⁷ Should you not then have put my money in the bank so that I could have got it back with interest on my return?’ ²⁸ Now then! Take the talent from him and give it to the one with ten. ²⁹ For to everyone who has, more will be given and he will grow rich; but from the one who has not, even what he has will be taken away. ³⁰ And throw this useless servant into the darkness outside, where there will be wailing and grinding of teeth.’

Context

For the final three Sundays of this church year, the gospel readings come from Matthew 25:

- 32nd Sunday: The Wise and Foolish Maidens (vv. 1-13)
- 33rd Sunday: **The Parable of the Talents** (also “of the Three Servants; vv. 14-30)
- Christ the King: The Great Judgment (vv. 31-46)

These are the conclusion of Jesus’ fifth discourse (Mt 24:3-25:46) which R.T. France (2007) calls, “The End of the Old Order and the Reign of the Son of Man: The Discourse on the Future”

It should also be noted that Mt 24:45-51, *The Faithful and Unfaithful Servants*, which comes immediately before the parable the Wise and Foolish Maidens, carries many of the same themes as do the two subsequent parables. However, it is not used as a Sunday gospel.

What is the Focus. One question which can be asked of the gospels for the 32nd and 33rd Sundays is about the focus. Some scholars hold that it concentrates on the judgment scenes which conclude the parables. Others hold that its focus is rightly a theme of ‘being ready’, which dominated the preceding parable and is still at the center of our gospel parable for this week. One scholar (Lambrecht) offers that this whole section should be labeled as an “Exhortation to Vigilance” for its portrayal of a ‘coming’ and its consequences for those who should have been preparing for it – or not preparing.

The parable of the talents takes up the question which that of the bridesmaids left unanswered: what is ‘readiness’? It is not a matter of passively ‘waiting’, but of responsible activity, producing results which the coming ‘master’ can see and approve. For the period of waiting was not intended to be an empty, meaningless ‘delay’, but a period of opportunity to put to good use the ‘talents’ entrusted to his ‘slaves’. It is a theme that is clearly present in the account of the Faithful and Unfaithful Servant.

Talents. The Greek word used in the parable, *talanton*, has no metaphorical meaning. It is simply a weight measure of a precious metal such as gold or silver. Our English use of the word to mean an aptitude or ability really only dates to the late 13th century when it appeared in a metaphorical musing on the parable. Prior to that time, even the middle French and Latin equivalent to the Greek *talanton* meant “weight.” We point this out to remind us all that before one moves to a metaphorical sense of Scripture, one should consider the literal sense.

Parallels. This parable has a rudimentary “parallel” (to the basic story situation, but with none of the detail) in Mark 13:34, and a much fuller one in Luke 19:11–27. Luke’s parable has a different setting, an explicit explanatory introduction (Luke 19:11), the added motif of the journey “to receive kingship,” rebellious subjects, and their punishment (Luke 19:14, 27). Moreover, the details of the story in Luke differ significantly: ten slaves, each given the same amount; much smaller sums of money (one mina = 100 denarii); authority over cities as the reward for good trading. But the essential pattern of the story of trading in the master’s absence is the same, with three servants singled out, similar commendation of the successful slaves, the same excuses by the third servant and the same response from the master, the one talent/mina given to the servant with ten, and even the same apparently editorial comment in Luke 19:26 as in Matt 25:29. Yet the wording, while similar, is seldom quite the same. All this suggests a memorable story line re-used for different occasions and purposes; but whether the re-use was by Jesus himself, or by one or other evangelist adapting the material for his own purposes, is not easily determined.

The apocryphal “Gospel of the Nazarenes” (likely written late 2nd century in Alexandria) presents the another form of the parable, in which one servant multiplies the capital, one hides it, and one squanders it with harlots and flute girls. The first is rewarded, the second rebuked, the third cast into prison. This form would lend itself to a focus on the end judgment – and more easily fits our sense of reward and punishment.

Commentary

The preceding parables have been about readiness, and this one is particularly about faithful stewardship which readiness produces. The third in the series of parables about being ready returns to a setting similar to that of the first, a master dealing with his servants. But this time there is a more specific focus on their commercial responsibility in their master’s absence. Each is left with a very large sum of money, with no instructions on what to do with it, and the story turns on their different ways of exercising this responsibility. There is again a division between good and bad, between success and failure. Yet the “failure” of the last servant consists not in any loss of money, but in returning it without increase. It was not that he did something wrong—he simply did nothing. This is, then, apparently, a parable about maximizing opportunities, not wasting them. To be “ready” for the master’s return means to use the intervening time to maximum gain; it is again about continuing life and work rather than about calculating the date and being alert for his actual arrival. This third parable is thus essentially making the same point about readiness as the two preceding ones (Mt 24:45-51 and Mt 25:1-13).

Matthew and Luke. It is very easy to conflate the Lukan and Matthean versions of this parable. In the Lukan version of the parable, a man entrusts each of three servants with a large amount of money – actually there are ten servants, but in the end only three play a part in the last scene. Upon his return, the first two have worked with the capital and greatly increased it. Attention focuses on the third, who has acted with caution not to lose what was entrusted to him and is able to return it whole to the master. It is unclear how this last servant who have been perceived by the original hearers of the parable. There is good evidence that they would have considered burying the money a responsible act, but not necessarily keeping it stored in a handkerchief. The third servant in the Lukan version would be

seen to have acted irresponsibly and is thus merely lucky to still have it at the master's return. When the Lukan third servant is challenged as to why he has not increased the money entrusted to him, he responds with a characterization of the master as a harsh and unjust man who inspires only fear and caution.

This perhaps gives the original hearers a bit of a pause. On the one hand, the hearers have just seen proof of the master's generosity to the first two servants. On the other hand, the story has led them to be sympathetic to the action of the one-talent man in carefully hiding the money. To his (and the hearers') surprise, the one-talent man is condemned for fearful inactivity, and his money is given to the first servant, who already has ten talents. The hearers must decide which characterization of the master to accept. The parable has led them in both directions, and it creates a dilemma rather than resolving one.

The careful listener should now be asking whether the original grant of money was entrusted to the servants to manage or was it given to them as their own. Perhaps only the third servant continues to regard the money as his master's. If true, then the whole parable must be understood in terms of grace and the response to it, rather than stewardship of property that remains another's.

Luke has positioned this parable between the story of Zacchaeus and Jesus' entry into Jerusalem. Matthew has positioned the parable (with different details) between his "Little Apocalypse" and a scene of the final judgment. It may well point to a different intention and understanding. But then parables always have such leeway. As mentioned above, "readiness" seems to be the point of Matthew's use of the parable – but then, we shall see.

Matthew's Thought. A comparison with another Matthean parables is useful. (1) In 18:23–35, a servant is entrusted with the great wealth of another, and an accounting is called for (only place in the NT this expression is used). The servant is forgiven a fabulous debt incurred by his mismanagement of his master's money. In our parable, a servant is condemned, although he had lost nothing of his master's money. (2) In both parables the servant is called "wicked." (3) But, earlier, the judgment it is a matter of actively and profligately abusing his authority, while in the later parable the "wicked" servant is cautiously circumspect. (4) the final judgments in each case are severe: "*Then in anger his master handed him over to the torturers until he should pay back the whole debt.*" (18:34) – and – "*And throw this useless servant into the darkness outside, where there will be wailing and grinding of teeth.*" (25:30). It is worth noting that the differences are in what lead to judgment: abuse and profligate waste, as well as, lack of action.

Such contrasts in Matthew's pictures of the judgment and the ultimate judge serve to guard the reader from too readily objectifying the meanings presented allegorically and to frustrate our efforts to summarize the way God works into neat coherent systems. The pictures point beyond themselves and resist systematization, while still speaking of the reality of judgment and the necessity for decision and responsible action – in other words, "readiness."

In what does readiness consist? Keep in mind that in our parable, the servants are not surprised at their master's coming, so "readiness" is more attuned to whether the servants will be dependable in the use of the resources. We should note that the master entrusted his resources to the servants according to their individual abilities (25:15). The third one received only one talent, likely indicating that the master understands that he has less ability than the others. The master does not overburden the third servant who nonetheless fails – not in any loss of money, but in returning it without increase. It was not that he did something wrong—he simply did nothing. This is, then, apparently, a parable about maximizing opportunities, not wasting them. To be "ready" for the master's return means to use the intervening time to "maximum gain"; it is again about continuing life and work rather than about calculating the date and being alert for his actual arrival.

Ready and Doing....what? Warren Carter has a different take on the parable. He views the parable as criticism of “the perspective of the wealthy elite” who punishes “the one who subverts the system.” He writes “On the basis of Jesus’ teaching in 19:16–22 [the Rich Young Man], the master and the first two servants could rightly be rebuked for their greedy and acquisitive actions. The third servant should be commended for not adding to the master’s wealth by not depriving others!” Similarly, Barbara Reid (CBQ 66) notes: “The third servant is the honorable one because he unmasks the wickedness of the master”—though Reid herself mentions this exegesis only as a “possibility” which she does not in fact adopt.

Bruce Malina and Richard Rohrbaugh (*Social-Science Commentary on the Synoptic Gospels*) suggest that there was a “limited good” understanding in the first-century Mediterranean world. This is quite a different perspective than our western, 20th century, capitalistic world, where we operated with a sense that goods are in an “unlimited supply.” They write concerning this parable: “Because the pie was “limited” and already distributed, an increase in the share of one person automatically meant a loss for someone else. Honorable people, therefore, did not try to get more, and those who did were automatically considered thieves. Noblemen avoided such accusations of getting rich at the expense of others by having their affairs handled by slaves. Such behavior could be condoned in slaves, since slaves were without honor anyway.” The third servant buried his master's money to ensure that it remained intact. This, of course, was the honorable thing for a freeman to do; was it honorable behavior for a servant? They have further thoughts on the “limited good” in an earlier section: “An honorable man would thus be interested only in what was rightfully his and would have no desire to gain anything more, that is, to take what was another's. Acquisition was, by its very nature, understood as stealing. The ancient Mediterranean attitude was that every rich person is either unjust or the heir of an unjust person (Jerome, *In Heiremiam* 2.5.2). Profit making and the acquisition of wealth were automatically assumed to be the result of extortion or fraud. The notion of an honest rich man was a first-century oxymoron.”

I primarily offer these voices to again point to the nature of parables. There is much room for interpretations. Still, one can critique Carter and the others since this is not the only parable which assumes the validity of acquiring wealth and of private ownership. Even in the end of our parable of the talents, the two servants acquire a great deal of wealth in private ownership. Yet there is the question of what one does while being ready.

It is perhaps less about the “what” and more about readiness and responsibility. It is not about natural endowment, though the degree of responsibility given to each depends on their individual ability (v. 15). The “talents,” however, do not *represent* that individual ability but are allocated on the basis of it. They represent not the natural gifts and aptitudes which everyone has, but the specific privileges and opportunities of the kingdom of heaven and the responsibilities they entail. St. Paul notes this same distinction in “gifts.” The parable thus teaches that each disciple has God-given gifts and opportunities to be of service to the Lord, and that these are not the same for everyone, but it is left to the reader to discern just what those gifts and opportunities are. This is appropriate to the open-ended nature of parables, and different readers may rightly place the emphasis on different aspects of their discipleship. What matters is that, however precisely the “talents” are interpreted, each disciple should live and work in such a boldly enterprising way that the returning master will say “Well done, you good, trustworthy slave.”

Eschatological Application. “Eschatology” meaning the part of theology concerned with death, judgment, and the final destiny of the soul and of humankind. With the parable set between Matthew’s “little apocalypse” and verses regarding the judgment upon the nations, one is rightly prepared to be concerned with things eschatological. This very setting affects the way the parable is told. The repeated invitation, “Come, share your master’s joy” (vv. 21, 23), sounds more like the language of

heaven than of commerce; and the ultimate fate of the unsuccessful servant is described in v. 30 in the eschatological terms which have become familiar from other judgment sayings and parables (8:12; 22:13; cf. 13:42, 50; 24:51).

As an aside, the excellent scripture scholar N. T. Wright [*Victory* 632–639] argues that the parable is not about Jesus' *parousia* (2nd coming) but about the OT hope of "YHWH's return to Zion," symbolized and embodied in Jesus' own coming to Jerusalem. Wright argues for a "realized eschatology" that is completely fulfilled in the person of Jesus. He has a point although this proposal fits much better with the introduction in Luke 19:11 than with the Matthean context, unless one is prepared to argue, as Wright does, that there is no idea of Jesus' *parousia* anywhere in this discourse. It should be noted that Wright is of the considered view there is no idea of the *parousia* anywhere in the gospels.

A Curious Start. ¹⁴ "It will be as when a man who was going on a journey called in his servants and entrusted his possessions to them. ¹⁵ To one he gave five talents; to another, two; to a third, one—to each according to his ability. Then he went away." If Matthew had used a copy editor, I am sure they would be discussing the use of "it." What will be as...? Curiously, most Matthean parables are explicit when it comes to the kingdom of heaven. The previous parable (Wise and Foolish Maidens) begins, "the kingdom of heaven will be like." (25:1). Here Matthew begins *hōsper gar*, literally "for just as", indicates that the same subject is under discussion.

The setting is similar to that of 24:45–51, focusing on the responsibility of servants in their master's absence, but now the stakes are higher. This is not about domestic management, but about high-level commercial responsibility with an extraordinarily large capital sum to trade with. The principle of different levels of responsibility depending on the servants' individual ability hints at the parable's intended application. The kingdom of heaven is not a "one-size-fits-all" economy. Consider the different yields produced by the good seed in 13:8. God's people are different, and he treats them differently; "much will be expected of those to whom much has been given." (Luke 12:48) In the Lucan version of this parable the point is made by the different trading results of servants who are given the same initial capital; here the principle of individuality is built into the initial distribution. It will be the servants' responsibility not to look with envy at the different hand which has been dealt to their colleagues, but to make the most of what they have, and it will be important to note that the first two servants will receive identical commendations in vv. 21 and 23 even though the sums they have gained differ, since each has succeeded in proportion to his initial endowment.

The Time Between. *Immediately* ¹⁶ *the one who received five talents went and traded with them, and made another five.* ¹⁷ *Likewise, the one who received two made another two.* ¹⁸ *But the man who received one went off and dug a hole in the ground and buried his master's money.* ¹⁹ *After a long time the master of those servants came back and settled accounts with them.* ²⁰

The first servant eagerness is a model for enthusiastic discipleship. He and his first colleague achieve spectacular results (100% profit), but clearly there was a risk involved, which their other coworker was unwilling to face. No doubt he would have justified his action as prudent rather than lazy (his master's term for it, v. 26), but his prudence results in no benefit to his master. Of course there is some benefit to simply maintaining the status quo. A contemporary rabbinic axiom was "Money can only be kept safe by placing it in the earth." (*b. B. Meṣi'a* 42a).

The "long time" in this parable corresponds to the delay in 24:48 and 25:5. There is time for life (and trade) to take its normal course. What exact course is taken depends on the servant. The settling of accounts immediately on the master's return indicates what the opening scene has not made explicit, that the master was expecting his money to have been put to good use in the interval.

The First Two Servants. ²⁰ *The one who had received five talents came forward bringing the additional five. He said, 'Master, you gave me five talents. See, I have made five more.'* ²¹ *His master said to him, 'Well done, my good and faithful servant. Since you were faithful in small matters, I will give you great responsibilities. Come, share your master's joy.'* ²² *(Then) the one who had received two talents also came forward and said, 'Master, you gave me two talents. See, I have made two more.'* ²³ *His master said to him, 'Well done, my good and faithful servant. Since you were faithful in small matters, I will give you great responsibilities. Come, share your master's joy.'*

Note that the master's response to the first two servants does not depend upon the initial endowment. He welcomes each of them regardless of their abilities, what they were given to begin with, or even the final margin of gain. Consider the workers in the vineyard (20:1–16) where some did not have the opportunity to work as long as others, but all were equally rewarded. These servants are commended, like the servant of 24:45, as “*faithful*,” they have done what was expected of them. But the reward for reliability, as for the servant in 24:47, is not to be released from responsibility but to be given more of it. You don't “retire” from being a disciple. If so large a sum as five talents is “*small matters*,” the great things which follow will be a huge responsibility indeed. But along with the added responsibility goes a significant change of status, the new relationship of sharing the master's joy.

In the story of the Rich Young Man, 19:28 suggests that in the “new age” the reward for faithfulness will be to share the authority of the enthroned Son of Man. Is it reading too much into our parable to envisage heaven as a state not of relaxed pleasure but of active cooperation with the purpose of God as well as enjoyment of his favor?

The Third Servant. ²⁴ *Then the one who had received the one talent came forward and said, 'Master, I knew you were a demanding person, harvesting where you did not plant and gathering where you did not scatter; ²⁵ so out of fear I went off and buried your talent in the ground. Here it is back.'* ²⁶ *His master said to him in reply, 'You wicked, lazy servant! So you knew that I harvest where I did not plant and gather where I did not scatter? ²⁷ Should you not then have put my money in the bank so that I could have got it back with interest on my return?'*

The third servant's inaction is perhaps to be attributed to simple self-interest: he could not expect to get any significant personal benefit from whatever his trading might achieve, so why bother? He may also have been afraid of how such a master might react if his commercial venture failed, but if so he has chosen his words badly: his description of his master's “hardness” explicitly recognizes the desire for profit which makes his own safety-first policy so unacceptable to his master. So his own words are rightly turned against him for his failure to engage in any degree of risk. But risk is at the heart of discipleship (10:39; 16:25–26); by playing safe the cautious servant has achieved nothing, and it is his timidity and lack of enterprise which is condemned. Some scholars describes his attitude as representing “a religion concerned only with not doing anything wrong.”

The servant's portrayal of an unreasonable, grasping despot is not of course meant to be taken as a sober assessment of God's expectations of his people. Parables often use surprising characters to illustrate aspects of God's activity, (e.g. The burglar, 24:43; the eccentric employer, 20:1–16; the grudging neighbor, Luke 11:5–8; the lazy judge, Luke 18:1–8; the man who commends his steward's dishonest practice, Luke 16:8) and the parable reader must learn to distinguish between the message conveyed and the vehicle. But even if God is not unreasonable and exploitative, the parable as a whole emphasizes that he makes exacting demands on his people.

The End Things. ²⁸ *Now then! Take the talent from him and give it to the one with ten. ²⁹ For to everyone who has, more will be given and he will grow rich; but from the one who has not, even what he has will be taken away. ³⁰ And throw this useless servant into the darkness outside, where there will be wailing and grinding of teeth.'*

The master was portrayed in v. 24 as someone determined to hang on to the proceeds of his servants' trading as well as the talent just returned. But there is a surprising twist to the story in v. 28 as the story moves the spotlight away from the master to the successful servant who represents effective discipleship. But why is he now in possession of the ten talents which he had previously surrendered to his master (v. 20)? Should we suppose that the money has been returned to him for further trading (perhaps this is what the "many things" of v. 21 referred to)? Otherwise eleven talents seems a ridiculously large sum for a servant to be given. But probably we should not expect the parable to mirror real life, and this is a way of underlining the theme of the disproportionate rewards which God gives to his faithful people, e.g. 19:27–29. So this slave's success attracts further reward, on top of what has already been declared in v. 21, and the same proverbial saying which was used of the progressive enlightenment of the disciples in 13:12 now underlines the theme that success breeds further success, while failure is further compounded. It would, however, be pressing the imagery too far to infer that the blessing of the good disciple is *at the expense of* the forfeiture of the bad.

There is thus a fundamental division between good and bad disciples, between the saved and the lost, and the language of ultimate judgment is deployed again to warn the reader to take the parable's message seriously. What ultimately condemned this disciple, and made him unready to meet his Lord at the *parousia*, was the fact that he had proved to be "useless" for the kingdom of heaven. Like the man ejected from the wedding feast in 22:13, his performance had not matched his profession, and it is only those who "do the will of my Father who is in heaven" (12:50) who ultimately belong to his kingdom.

A Final Thought

Even though "talent" in our text refers to a large sum of money, I also think that we can use it to refer to abilities that God has given us and how we use them while we are waiting for Jesus' return. We need to consider them as gifts from the gracious God and we need to consider that what we do with them becomes our gift to God. The parable is not a gentle tale about what Christians do with their individual gifts and talents, as helpful as that may be, but a disturbing story about what Christians do or do not do with the *gospel* as they wait for the coming of the kingdom of heaven

Notes

Matthew 25:14 *It will be as when...journey*: literally, "For just as a man who was going on a journey." Although the comparison is not completed, the sense is clear; the kingdom of heaven is like the situation here described. Faithful use of one's gifts will lead to participation in the fullness of the kingdom, lazy inactivity to exclusion from it. **Entrusted**: The verb *paradidomi* usually means, "to give or hand over" and seems to imply, "giving up control of." There is good question whether "entrusted" is the best way to translate this word. The slaves don't appear to give back any of the money to their master when he has returned. The one talent of the third slave is given to the first, not kept by the master.

Matthew 25:15 *talents*: *talanton* was originally a measure of weight and is variously estimated at 50 to 75 pounds. As a monetary term, its value varied depending on locale and precious metal, but it always connoted a very large sum. Some have estimated that this parable points to approximately six thousand silver denarii. This would be as much money as a day laborer could expect to earn over the span of nineteen years.

Matthew 25:18 *buried his master's money*: In the unsettled conditions of Palestine in Jesus' time, it was not unusual to guard valuables by burying them in the ground. There were alternatives. Temples, including the Jerusalem temple, functioned as banks and moneylenders were also common elsewhere in the Gentile world. Most people lacked capital, but those who had it could multiply their investment

fivefold or even tenfold (Lk 19:16–18); doubling one’s investment (Mt 25:20, 22) might be regarded as a reasonable minimum return to expect in the ancient economy. Burying money at least kept that capital safe. Evidence of this is seen in Mt 13:44; and *b. Bava Metzi’a* 42a. **money**: *argyrion* specifically means silver or silver money.

Matthew 25:20–23 Although the first two servants have received and doubled large sums, their faithful trading is regarded by the master as fidelity in small matters only, compared with the great responsibilities now to be given to them. The latter are unspecified. Share your master’s joy: probably the joy of the banquet of the kingdom.

Matthew 25:23 *Come, share your master’s joy*: literally, “enter into the joy of your master.”

Matthew 25:25 *buried*: There were alternatives to burying the money. One of the options mentioned in contemporary rabbinic writings was to leave it with a money-changer or a shopkeeper (which is the closest approach to the idea of banking). If money deposited with a money-changer is sealed up the depositor is not liable if it is lost, but loss of the capital is clearly understood to be a real possibility. According to Keener [601] temples, including the Jerusalem temple, also functioned as banks, but that possibility would not be open to a Palestinian who did not live in Jerusalem.

Matthew 25:26–28 *wicked, lazy servant*: this man’s inactivity is not negligible but seriously culpable. As punishment, he loses the gift he had received, that is now given to the first servant, whose possessions are already great. *Lazy* ὀκνηρός essentially means one who hesitates or holds back, from fear or uncertainty. Here it is usually translated “lazy,” but the sense is not that the servant couldn’t be bothered, but that he was too timid to take a risk with his master’s money.

Matthew 25:29 *For to everyone who has, more will be given....*: See also Mt 13:12 where there is a similar application of this maxim.

Matthew 25:30 *wailing and grinding of teeth*: a phrase used frequently in this gospel to describe final condemnation (Mt 13:42, 50; 22:13; 24:51; 25:30).

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