

The Parable of the Talents

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By David Curtis

Matthew 25:14-30

The familiar parable of the talents found in Matthew 25 is the third in the series our Lord gave his disciples at the close of his great Olivet discourse. In answer to their question, the Lord outlines the course of events from the time of his departure through the destruction of Jerusalem under the Roman armies, which was to be the end of the age and His parousia. He closes with a word of admonition contained in one word, "**watch**." They were to be watching because they didn't know the "day or hour" that His coming would be. They only knew that it would be in "their generation." To expound on the word watch, he has given us these parables. They described what it meant to be watching for his return. It is obvious that there is no break between the previous parable and this one. There is really no new element introduced in this parable, for the representation of the coming of Christ as a time of judgment, runs through the whole prophetic discourse of our Lord. Like the preceding one, this parable had an immediate lesson for those who heard it for the first time. It contains a solemn warning to the servants of Christ to be faithful and diligent in the absence of their Lord. It points to a day when He would return and reckon with them. It sets forth the abundant **reward** of the good and faithful, and the punishment of the unfaithful servant.

Matthew 25:14-15 (NKJV) **"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. 15 "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.**

James Stuart Russell writes, "The connecting particle 'for' in verse 14 distinctly marks the continuation of the discourse. The theme is the same, the time is the same, the catastrophe is the same. Up to this point, therefore, we find no break, no change, no introduction of a different topic; all is continuous, homogeneous, one. Never for a moment has the discourse swerved from the great, all-absorbing theme, -- the approaching doom of the guilty city and nation, the solemn events attendant thereon, all to take place within the period of that generation, and which the disciples, or some of them, would live to witness."

It is evident, even this early in the story, that we have the same basic pattern as in the other two parables. Here is a master who is absent, and certain ones are waiting for the return of their absent lord. Clearly this is a parable addressed to the Apostles. They were waiting for the parousia of Jesus Christ. This parable, then, is intended to instruct **them** during that time.

The phrase, "the kingdom of heaven," is in italics, meaning that it is not in the original, but was added by the translators. It is defiantly implied.

This parable was primarily addressed to the **Apostles** alone. They were the ones who asked Jesus the questions and He was answering them.

Mark 13:1-4 (NKJV) **Then as He went out of the temple, one of His disciples said to Him, "Teacher, see what manner of stones and what buildings are here!" 2 And Jesus answered and said to him, "Do you see these great buildings? Not one stone shall be left upon another, that shall not be thrown down." 3 Now as He sat on the Mount of Olives opposite the temple,**

Peter, James, John, and Andrew asked Him privately, 4 "Tell us, when will these things be? And what will be the sign when all these things will be fulfilled?"

Once Jesus sat down on the mountain, the disciples approached him and questioned him about the temple's destruction. According to Mark, the questions were asked by Peter, James, John, and Andrew. Matthew and Mark, say they came "*privately*." In both Matthew and Mark this is used to set the disciples apart from the crowds, not from each other. I think that this means that they were the ones who raised the questions, not that they were the only disciples present. So, keep in mind that **Jesus is here speaking to His disciples**. Jesus had told a similar parable to the Pharisees in [Matthew 21:33-46](#). That parable is addressed to the unbelieving Jews, but the parable of the talents is addressed to **the Apostles** and their responsibility during the Lord's absence.

Let's look at the parable itself. W. M. Taylor says of the parable that it is true to the Oriental life of our Lord's time: "When a wealthy man was leaving his home for a while, two courses were open to him for the arrangement of his affairs. Either he might make his confidential slaves his agents, committing to them the tilling of his land and giving to them his money to be used by them in trade; or he might take advantage of the money-changing and money-lending system which had been introduced by the Phoenicians, and which was at that time in full operation throughout the Roman Empire. In the present use, the Lord adopted the former of these courses; and there was at least a tacit understanding, if no formal contract, that the servants would be rewarded for their fidelity."

The talent:

There are some who take the word *talent* as referring to the natural gifts that each of us possess. They say the teaching of this parable is that we are to use our talents for the Lord's sake. But if you read the parable that way, you are being misled by the modern use of the word *talent*. Talent, to us, means an ability, a capacity, a natural ability to do something. You may have a talent, perhaps, for singing, or for organizing, or for leadership, or athletics, or whatever it may be. But that is not what talent means here. In biblical times, a talent meant a weight of money, a considerable weight. A talent could be gold, silver, or copper, each with its own value. The Greek word used for "money" in verse 18 is [argurion](#), a word that can mean either "money" or "silver," which may hint at the second meaning. It is best to compare the talent with modern currency in terms of earning power. If a talent was worth six thousand denarii, then it would take a day laborer twenty years to earn so much-- perhaps five hundred-thousand dollars. So the lord, when he went away, distributed money among his servants, a considerable amount.

Notice how the lord distributes these talents, "And to one he gave five talents, to another two, and to another one, to **each according to his own ability**." The lord of the servants goes on a journey after he had given them different responsibilities.

[Matthew 25:16](#) (NKJV) "Then he who had received the five talents went and traded with them, and made another five 17 And likewise he who had received two gained two more also.

The NKJV has the word "immediately" connected with the lord's departure, but it most likely goes with verse 16 and the servant's response. The NAS reads, "*Immediately the one who had received the five talents went and traded with them.*" The faithful servant immediately put his master's money to work.

[Matthew 25:18](#) (NKJV) "But he who had received one went and dug in the ground, and hid his lord's money.

This servant did not care to be bothered by the task that had been assigned to him. So he dug a hole in the ground and buried the talent there. Don't try to come up with some symbolic meaning for this; it was a common practice in the Lord's day and is simply a part of the story.

Matthew 13:44 (NKJV) "Again, the kingdom of heaven is like treasure hidden in a field, which a man found and hid; and for joy over it he goes and sells all that he has and buys that field.

At that time, it was safer to put your money in the ground than in the deposit system.

Matthew 25:19-23 (NKJV) "After a long time the lord of those servants came and settled accounts with them. 20 "So he who had received five talents came and brought five other talents, saying, 'Lord, you delivered to me five talents; look, I have gained five more talents besides them.' 21 "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.' 22 "He also who had received two talents came and said, 'Lord, you delivered to me two talents; look, I have gained two more talents besides them.' 23 "His lord said to him, 'Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.'

Here we see the lord coming back and settling the accounts. These two servants are bubbling over with enthusiasm. They are thrilled, and excited about their lord's return because they have been faithful. The lord praises and rewards these servants for their faithfulness. In the eyes of the master, they had proven themselves to be thoroughly reliable. They both doubled their money, and both received identical praise.

"After a long time" -- Dr. Herbert Lockyer, commenting on this says, "this does not imply that Jesus meant to teach that His second advent was not to be expected for centuries. He never set a time for His second coming." I agree with Dr. Lockyer, except for his last sentence. He must have missed Matthew 24:34, where Jesus said that he would return in their generation. The time was set, but the day and the hour were not known.

Matthew 25:24-27 (NKJV) "Then he who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed. 25 'And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' 26 "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. 27 'So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.

This servant is saying that the master is grasping, exploiting the labor of others, and putting the servant in an objectionable position. In verse 26, "*you knew*" is an interrogation, and should be rendered "*Did you know?*" It is not an admission of the accusation of the servant, but a question of astonishment, implying, however, that even if the charge were true, the servant was not therefore justified in his conduct. Literally, the master said, "*You should have invested my money with the bankers.*" These bankers were the men who displayed their coins on the benches. They were money exchangers and bankers all in one. For a small fee, they exchanged money, and they also paid interest on money that was deposited with them. There is no praise and no reward for this servant. He is called wicked and lazy.

Matthew 25:28-29 (NKJV) 'Therefore take the talent from him, and give it to him who has ten talents. 29 '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.

Albert Barns writes, "This seems to be a proverbial expression. It means, whosoever rightly improves what is committed to him shall receive more, or shall be rewarded; but he that misimproves what is committed to him shall not be rewarded." The idea seems to be that of, use it or lose it.

Matthew 25:30 "And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth."

The Bible does not reveal all that is implied by the term, "outer darkness," which seems to imply a "darkness outside some region of light." It sure seems to imply a deep sense of sorrow and maybe pain. I do not believe that this is speaking of Hell. Again, in this parable we see a strong contrast between the faithful and unfaithful servants.

What is the spiritual truth that Jesus is teaching with this parable? As we attempt to understand this parable, please keep in mind the main rule of parabolic interpretation -- a parable has one central truth. All the details are not to be made to mean something.

The main ideas of the parable are not hard to find. The wealthy master, referred to as "lord" by the servants, is the Lord Jesus Christ. The journey into the far country refers to His departure into heaven at His Ascension. The servants are the Apostles to whom Jesus is speaking. Are you with me so far? What do the talents refer to? Before he went, he distributed "his property." Thus, the talent here in this story represents something that belongs to God, not to men. It is not something we have; it is something He owns and distributes among men according to his will. What is it? I believe that the valuable merchandise that is given to the Apostles is: the glorious Gospel of redeeming love and grace. Such wealth, beyond compare, was committed to the Apostles to invest. Paul, speaking of the gospel, says..

2 Corinthians 4:7 (NKJV) But we have this treasure in earthen vessels, that the excellence of the power may be of God and not of us.

In answer to the disciple's questions as to when the end would be, the Lord answered them in:

Matthew 24:14 (NKJV) "And this gospel of the kingdom will be preached in all the world as a witness to all the nations, and then the end will come.

Unless we take this verse clear out of its setting, "the end" in view here is the end or destruction which was to come upon Jerusalem and the temple, ending the Jewish age. Jerusalem would be destroyed, but "first" the gospel would be preached unto all nations.

Now whose responsibility was it to proclaim this gospel to all the world? Well, in Matthew 24:14, Jesus predicted what would be done; and in Matthew 28, he commanded it to be done.

Matthew 28:16-20 (NKJV) Then the eleven disciples went away into Galilee, to the mountain which Jesus had appointed for them. 17 When they saw Him, they worshiped Him; but some doubted. 18 And Jesus came and spoke to them, saying, "All authority has been given to Me in heaven and on earth. 19 "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, 20 "teaching them to observe

all things that I have commanded you; and lo, I am with you always, even to the end of the age." Amen.

The "Great Commission" was given to the disciples, the same disciples who Jesus gave the parable of the talents to, the same disciples who asked him the questions about the end of the age. They were responsible to take the treasure of the gospel to all the world. They knew that the end would not come until they had finished their task. The end that was to come once the gospel was preached in all the world was not the end of the material world, or the end of the Christian age. The Christian age has no end:

[Luke 1:32-34](#) (NKJV) "He will be great, and will be called the Son of the Highest; and the Lord God will give Him the throne of His father David. 33 "And He will reign over the house of Jacob forever, and of His kingdom there will be no end." 34 Then Mary said to the angel, "How can this be, since I do not know a man?"

[Ephesians 3:20-21](#) (NKJV) Now to Him who is able to do exceedingly abundantly above all that we ask or think, according to the power that works in us, 21 to Him be glory in the church by Christ Jesus to all generations, forever and ever. Amen.

The end that was to come once the gospel had been preached in all the world, was the Old Covenant world of Judaism.

This proclamation of the gospel into all the world was something that was ever before Paul's eyes. His desire was to be a faithful servant and hear his Lord say, "Well done!"

Notice what Paul says in [1 Corinthians 3](#):

8 Now he who plants and he who waters are one, and each one will receive his own reward according to his own labor.

"Each one will receive his own reward according to his own labor." This teaches that there are greater and lesser rewards. This is the same idea that we saw in the parable of the talents. The idea of the Lord coming to reward His own was one of Paul's greatest motivations. God rewards on the basis of labor, faithful service. We saw in the parable that those servants who were faithful were rewarded by the Lord at His return.

9 For we are God's fellow workers; you are God's field, you are God's building.

We, ministers, are co-laborers **for** God. Paul is saying that Apollos and he are not working for themselves, but work for God. They are God's servants, rather than His colleagues. Just as in the parable, they are distributing God's goods.

Now, at the end of verse 9, he says you are God's **building**, you exhibit God's activity in spiritual architecture. Three times in this verse he says "**we are God's.**" God owns the laborers, the farm, and the building. Paul is now going to use that imagery of a building in verses 10-17. He uses the metaphor of a field in verses 5-8, and the metaphor of the building in 10-17. He tells us in these verses that a minister is a builder in the house of God. **Paul is addressing the ministers and their responsibilities in these verses.**

[Ephesians 4:11-13](#) (NKJV) And He Himself gave some to be apostles, some prophets, some evangelists, and some pastors and teachers, 12 for the equipping of the saints for the work of ministry, for the edifying of the body of Christ, 13 till we all come to the unity of the faith and

of the knowledge of the Son of God, to a perfect man, to the measure of the stature of the fullness of Christ;

When did the Church reach full maturity? At the second coming, when the Lord came for his bride. During the interim period, the servants of God were building up His church.

In this section, the **builders** and their **works** are in view, **not a believer** and his personal **spiritual life**, he is talking about those first century saints who were called of God to proclaim the gospel.

10 According to the grace of God which was given to me, as a wise master builder I have laid the foundation, and another builds on it. But let each one take heed how he builds on it.

Now, note carefully that Paul is addressing **builders**, he is not speaking to every Christian, but to those who were called and gifted by God to preach and teach the word of God. He gives a caution to them at the end of verse 10, "**But let each one take heed how he builds on it.**" The words, "each one" refer to each of the builders. Now in the following verse, Paul is going to lay down two responsibilities for every builder. The **first** is that he is to build on the foundation of Jesus Christ and him crucified.

11 For no other foundation can anyone lay than that which is laid, which is Jesus Christ.

Paul's message to Corinth was Jesus Christ and him crucified- the doctrine of the **atonement**: the coming in the flesh of the Son of God; the suffering, death, resurrection and ascension of Jesus; and the reality of forgiveness and restoration for everyone who accepts Christ in true faith. The person and work of Jesus Christ revealed in the Scriptures is the true foundation on which the church is built.

Now the **second** responsibility of a minister is to build upon that foundation using only good materials, which is probably referring to grace as apposed to law. Remember, the Galatians were trying to add the works of the law to the foundation of the Gospel.

The materials are described for us in verse 12.

12 Now if anyone builds on this foundation with gold, silver, precious stones, wood, hay, straw,

The whole thesis of the passage relates to the builder/minister/servant and his duty, and his duty is to teach the gospel of grace. The church is the temple of God and that which adorns the temple of God is doctrine. Wood, hay and straw was not used in the erection of the temple, it was used in the erection of a home. They represent the false teaching of the Judaizers.

13 each one's work will become clear; for the Day will declare it, because it will be revealed by fire; and the fire will test each one's work, of what sort it is.

There was coming a day of judgment that would clearly reveal that the doctrines of Judaism were over and had been replaced by the gospel.

Paul's image is this, he sees a large building being built and many men involved in building it. Some are using good materials and some are using very poor materials. At the parousia of Christ, the materials will be judged. Just as wood, hay and straw can't stand before a fire, false doctrine will not

stand before the judgment of God. In verses 14 and 15, two different types of workers are going to be exposed at that day of judgment.

First we see the **wise worker** in verse 14

14 If anyone's work which he has built on it endures, he will receive a reward.

This is the man that has built with gold, silver and precious stones, the things that endure. He has taught the truths of the Gospel of grace. The wise builder will be rewarded by God for his faithfulness. This is the same idea that we see in the parable of the talents.

In contrast to the wise workman, is the **foolish workman** of verse 15

15 If anyone's work is burned, he will suffer loss; but he himself will be saved, yet so as through fire.

He will suffer loss of **reward**, not salvation. The stress in this passage is upon the servant's **service** to Christ. He will be saved, but through fire-- This could be a picture of those Christians who were clinging to the works of the law and were in Jerusalem at its destruction.

16 Do you not know that you are the temple of God and that the Spirit of God dwells in you?

There are two words in the NT translated temple: one, *hieron*, which refers to the temple with all its precincts. The other word the NT uses is, *nahos*, which refers not to the whole temple, but to the **Holy of Holies**. That is the word Paul uses here.

What did that mean to these people? It was the dwelling place of God. Do you not know, that is what you are? That is what the church really is. It is that institute through which God is to be manifested to the world.

Because the church is God's temple, he goes on to say:

"If anyone defiles the temple of God, God will destroy him. For the temple of God is holy, which temple you are."

The word **defiles** and **destroy** are the same Greek word, *phtheiro*, to spoil by any process or to ruin, corrupt, defile, or destroy. The Corinthians were God's temple and God dwelt within them. Any man who would seek to destroy that temple through false teaching shall be destroyed by God.

1 Corinthians 4:1 (NKJV) Let a man so consider us, as servants of Christ and stewards of the mysteries of God.

The word he uses here in chapter 4:1 is *huperetes*, this word referred to a rower in the lower tier of the galley of a ship. What Paul is doing here is explaining the relationship between the master and the servant. Paul is telling us that we ought to regard those who minister the word, not as superiors, but as subordinates of Christ.

We are also to regard them as a **steward** of the mysteries of God. A steward was a very familiar person to the readers of the NT. He was a slave who was given a special privileged responsibility by the master, he was, in a sense, the overseer of the house of the master. So here is one slave that is

elevated above the other slaves and is given the responsibility of dispensing to the members of the household the provisions and the stores of the master that were needed by those in the household.

As a steward, then, the minister of the gospel has as his **primary function dispensing the mysteries of God.** **Mystery** is the Greek word *musterion*, in its Biblical use, it is not something that is mysterious, but is a **secret**, that man cannot know without God revealing it. It is only understood by revelation. It is something that was hidden in the Old Testament but revealed in the New Testament. The mystery Paul is talking about is all that God has revealed in Jesus Christ, all the truths of the Christian life. And his prime responsibility is to dispense that message. That is his prime function and his prime requisite is faithfulness, as verse 2 states, "**2 Moreover it is required in stewards that one be found faithful.**" Remember, in this context he is talking to those who are preaching the gospel. Stewards are to be faithful. He is to be viewed simply as a man who is intrusted with a stewardship. In the dispensing of those mysteries, his prime requisite is to be faithful. He is to be faithful to his master.

1 Corinthians 4:5 (NKJV) Therefore judge nothing before the time, until the Lord comes, who will both bring to light the hidden things of darkness and reveal the counsels of the hearts. Then each one's praise will come from God.

Judgment will take place when the **Lord comes.** Paul says the Lord will "expose the motives of men's hearts" which is an explanation of his statement "he will bring to light what is hidden in darkness."

In this text in Corinthians, Paul is saying the same thing that the Parable of the talents is saying. I think this shows us clearly that the parable was directed to the Apostles in their ministry of proclaiming the gospel between the Lord's Ascension and His parousia.

The Old Covenant was a ministration of death:

2 Corinthians 3:6 (NKJV) who also made us sufficient as ministers of the new covenant, not of the letter but of the Spirit; for the letter kills, but the Spirit gives life.

The Old Covenant could not give life:

Galatians 3:20-21 (NKJV) Now a mediator does not mediate for one only, but God is one. 21 Is the law then against the promises of God? Certainly not! For if there had been a law given which could have given life, truly righteousness would have been by the law.

God had promised a New Covenant that would give life:

Jeremiah 31:29-31 (NKJV) "In those days they shall say no more: 'The fathers have eaten sour grapes, And the children's teeth are set on edge.' 30 "But every one shall die for his own iniquity; every man who eats the sour grapes, his teeth shall be set on edge. 31 "Behold, the days are coming, says the LORD, when I will make a new covenant with the house of Israel and with the house of Judah;

As the Church was being matured, the Old Covenant was growing old:

Hebrews 8:13 (NKJV) In that He says, "A new covenant," He has made the first obsolete. Now what is becoming obsolete and growing old is ready to vanish away.

This is why the gospel had to be preached in all world before the end would come. The New Covenant world had to be perfected before God removed the Old World. His disciples were to be faithful in proclaiming the gospel of the kingdom until He returned.

So, we see from this parable that God rewards faithful service, and he punishes those servants of his that are unfaithful.

As I said, this parable deals with the original disciples and their mission of world evangelism. If we compare this parable to Luke's parable of the pounds, we can see some additional thoughts. Different aspects are stressed in these two parables. In the parable of the **talents**, Jesus addresses **His disciples** while at the Mount of Olives; in the parable of the **pounds**, He is speaking to the **multitude** at Jericho. In the talents, variety of stewardship is dealt with. They differ from each other in the amount of gifts received. In the pounds, all are equally responsible. The servants differed from each other in the diligence they displayed.

Both parables exhibit the distinction between the faithful and the faithless, between reward and discipline.

Luke 19:12-14 (NKJV) Therefore He said: "A certain nobleman went into a far country to receive for himself a kingdom and to return. 13 "So he called ten of his servants, delivered to them ten minas, and said to them, 'Do business till I come.' 14 "But his citizens hated him, and sent a delegation after him, saying, 'We will not have this man to reign over us.'

The first difference we see here is that all the servants got the **same** stewardship-- they each received a pound. The second thing we notice is that an additional aspect is introduced here; "his citizens hated him," and rejected his reign. These citizens are destroyed at his return:

Luke 19:27 (NKJV) 'But bring here those enemies of mine, who did not want me to reign over them, and slay them before me.'"

"The citizens" refers to the Jews who are destroyed in AD 70.

Luke 19:15-19 (NKJV) "And so it was that when he returned, having received the kingdom, he then commanded these servants, to whom he had given the money, to be called to him, that he might know how much every man had gained by trading. 16 "Then came the first, saying, 'Master, your mina has earned ten minas.' 17 "And he said to him, 'Well done, good servant; because you were faithful in a very little, have authority over ten cities.' 18 "And the second came, saying, 'Master, your mina has earned five minas.' 19 "Likewise he said to him, 'You also be over five cities.'

The third difference we see here is that the servant did much more than just double his master's money, but what I want you to see is that in verse 17, the faithful servant is given rule over ten cities. What exactly this is referring to, I'm not sure, but it is clear that it is some kind of **reward for faithful service**.

The fourth difference that I see is that the unfaithful servant is not said to be cast into outer darkness, but he loses his pound and is not given any reward.

I think that this parable emphasizes the responsibility of all first century believers to proclaim the gospel message until the Lord returned. I think it also teaches us the principle that God rewards faithful service.

Back to the parable of the talents...

Matthew 25:30 (NKJV) 'And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'

The "weeping and gnashing of teeth" is not referring to hell, but to the destruction of Jerusalem in AD 70. The unfaithful servant would not proclaim the gospel for fear of persecution from his Jewish brethren. We see this idea in....

John 12:42-43 (NKJV) Nevertheless even among the rulers many believed in Him, but because of the Pharisees they did not confess Him, lest they should be put out of the synagogue; 43 for they loved the praise of men more than the praise of God.

Because of their love of man's praise, they would have kept their associations with Judaism, and thus would have most likely been destroyed with the city. They would have suffered the same physical fate as the citizens in Luke's account, except for the fact that were redeemed.

This parable was addressed to the disciples, they were to be faithful in the proclamation of the gospel until the end of the age. The over riding principle in this parable is that **rewards** are given according to faithfulness, and chastening is brought on by lack of faithfulness.

What does this parable mean to us? It teaches us the principle that runs throughout the Bible; Negligence of spiritual truth is punished and **diligence is rewarded**.

We also have a stewardship to proclaim the gospel of the kingdom -- eternal life to all who will believe. We are the Bride of Christ, and we are to be calling the world to faith in the gospel.

Revelation 22:17 (NKJV) And the Spirit and the bride say, "Come!" And let him who hears say, "Come!" And let him who thirsts come. Whoever desires, let him take the water of life freely.

We also will be held accountable for the stewardship that has been entrusted to us. May we, like the first century saints, seek to hear His words, "Well done thou good and faithful servant."

This message preached by [David B. Curtis](#) on March 22, 1998.