November 15, 2026
Sermon Manuscript

Matthew 25:14-30 (NIV)

(Jesus said,) 14 "Again, (the kingdom of heaven) will be like a man going on a journey, who called his servants and entrusted his
wealth to them. 15 To one he gave five bags of gold, to another two bags, and to another one bag,* each according to his ability.
Then he went on his journey. 16 The man who had received five bags of gold went at once and put his money to work and gained
five bags more. 17 So also, the one with two bags of gold gained two more. 18 But the man who had received one bag went off, dug a
hole in the ground and hid his master's money.

19 "After a long time the master of those servants returned and settled accounts with them. 20 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.'

21 "His master replied, '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!'

22 "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two
more.'

23 "His master replied, '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!'

24 "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you
have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your gold in the ground.
See, here is what belongs to you.'

26 "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? 27 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.

28 "'So take the bag of gold from him and give it to the one who has ten bags. 29 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. 30 And throw that worthless servant
outside, into the darkness, where there will be weeping and gnashing of teeth.'

*Greek: *five talents* … *two talents* … *one talent*; also throughout this parable.
A talent was worth about twenty years of a day laborer's wage.

Yikes?

In this morning's gospel passage from Matthew, Jesus tells His Parable of the Talents. Although our translation, the NIV, says that a Master gives three of his servants 'bags of gold'. But this is what a talent was: in Jesus' day a talent was the largest measure of money or gold they had, and just a single talent was an enormous amount of money.[1] Well, the master gives the first servant five talents, his second servant two, and the third servant one, before going on a journey. And when the master returns, he finds that the first two servants have done very well with the gold he'd given them. However, the third servant hasn't used his to earn anything at all. And, for him, the aftermath is not good, as the master deems him worthless, orders his gold be taken from him and he be thrown outside into the darkness, and left to anguish.

So, for the second Sunday in a row, we have what I would call a "yikes" passage, where upon an initial or surface level reading it can easily strike fear into the heart of even the most dedicated followers of Jesus. It can cause us to shudder and question, "Which character in this parable am I? Does the third servant represent me? And am I on a path toward a destiny like his?"

But I'm here to tell you that, rightly understood, feeling such terror is not Jesus' aim for *any* of us who've given our lives to Him. Not at all. Instead, as followers of Jesus this parable illuminates how God has opened the path to a life greater than anything we could muster apart from Him. Therefore, we have every *good* reason to pursue it, but fear of condemnation (such as on the Day of Judgment) is not one of those reasons. And this morning I want to explain why, drawing heavily from the work of Anglican bishop and New Testament scholar N.T. Wright.[2]

---

[1] A talent was worth about twenty years of a day laborer's wage.

[2] For this sermon, I drew from the following three works…

- N.T. Wright, Matthew for Everyone, Part 2 (20th Anniversary Edition)
- N.T. Wright, Surprised by Hope

Now, when it comes to believers feeling some terror - or at least anxiety - at reading this passage, it's no wonder, because (as Wright explains) for the majority of Church history the dominant interpretation of this parable has been that the master represents Jesus and we Christians are the servants, whom Jesus will return to judge and determine which servant we have been like.

The 'talents' - that ancient sum of money - have been commonly understood to represent any blessings God has bestowed upon us and what we've done with them.[3] *In fact,* believe it or not, our modern meaning of the word 'talent', as referring to a special ability or aptitude, developed out of this parable about 500 years ago(!).[4] Still others have maintained the monetary connection in their interpretation and decided Jesus is particularly warning about our use of the money He's blessed us with and what we spend it on. So, this parable has no doubt been employed as an abusive scare-tactic in Church stewardship drives. But whatever the talents - or bags of gold - have been understood to particularly represent, most Christians believe the thrust of this parable is about making sure we are not like that third servant or we will be up the eternal creek, as it were. [So, like I said, "Yikes!"]

But Wright explains why it is a mistake to interpret either this parable, or its sister Parable of the Ten Minas in Luke,[5] this way. And the <u>first</u> hint that this interpretation is mistaken is that it distorts Christianity into something like a "heavenly examination system," where "God… has given us a syllabus to study, things to learn and do, rules to keep. (And) one day he'll come and set the final examination, and see who passes and who fails." Now, it is true of course that when Jesus returns we *will* all stand before Him and give account for our lives. However, our pass/fail grade will not be based upon our performance but upon our faith in *His* performance during His earthly life. By living a perfect life of obedience to God the Father's commands and His will all the way to the Cross, Jesus has brought all of us who have made Him the lord and savior of our lives into a relationship of unconditional love and forgiveness with the God of the universe.

But the <u>second</u> reason this dominant interpretation is mistaken is because it ignores that in the Jewish world of Jesus' time, stories about a master - a wealthy landowner - leaving his servants before later returning to check on him were understood again and again as stories about God & Israel.[6]

When today's parable is read through this framework, the master represents God - from whom the servants of Israel received His word, His law, His temple, and His favor - but with the purpose of being a blessing to the whole world. In the Old Testament, we see God make a special covenant with Israel, who was meant to live in relationship and follow His righteous ways, so that the rest of the world would come to recognize His greatness and that He is the one true God, and would also flock to Him. God's kingdom was meant to come on earth through Israel.

But when Jesus encounters the Jewish leaders of His day, He finds that their response to this privilege had been like the third man in His parable:

- They had turned away from their vocation to bless others and the world, instead using some of the special practices from God's word - like purity laws and circumcision, to separate themselves from fellow Jews, and like circumcision, as dividing boundaries between them and other people.
- Then, they had turned God's moral law into a set of rules to (outwardly) follow, without letting it form their character for love and justice
- And they had come to view God's Messiah as an avenger who would violently destroy their enemies, instead of as one who would love even their enemies unto death.

And so, with this being what the actions of the third man represent - who squandered the opportunity afforded to him by the master - this also informs what the meaning of the consequence he experiences. In

---

- 12/3/25 Listener Question: N.T. Wright on the Parable of the Talents | The Russell Moore Show https://www.youtube.com/watch?v=sCG1W04jRnM&t=80s

[3] It is notable that the sums of money are given the master represented privileges and responsibilities, not natural skills

[4] See https://www.etymonline.com/word/talent

[5] Luke 19:11–27

[6] In the Bible, see also The Parable of the Faithful and Unfaithful Servants, Matthew 24:45–51

verse 29 that "Whoever does not have, even what they have will be taken from them. [30] And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth." Now, it's not that this *doesn't* represent the final judgment, but Wright contends that first and foremost it represents the Fall of Jerusalem and the Jewish Temple that would happen just forty years later in 70 A.D. Just a chapter before, in Matthew 24, Jesus has this extended prophecy that vacillates back and forth between prophesying about this Fall of Jerusalem in 70 A.D. and prophesying about Jesus' coming that we all still await.[7] That Fall of Jerusalem has been widely understood as an occasion of God's judgment for Israel's failure to receive Jesus' call to discipleship and partner in bringing about His kingdom.

And in today's Parable, when the master tells the third man that he should have at least put his money in the bank to make some interest, Jesus seems to be saying that if they had wanted even just an ounce of God's kingdom, that would be enough to avoid God's ire. But instead, the overwhelming majority rejected Jesus outright. Therefore, even what the *worldly* kingdom God has blessed them with was taken away by Babylonian invaders. #

So with the third servant, who squandered his single bag of gold, Jesus is warning the leaders and people of Jerusalem to turn to Him as lord and savior, to repent and return to seeking to blessing other;s in God and Jesus' name, while there is still time. But for those of us who *have* made Jesus our lord & savior, the good news is this parable illuminates how God has opened the path to a life greater than anything we could muster apart from Him, with the first and second servant.

As the 5 talents and 2 talents are more gold than most anyone would've made over their whole lifetime or ever seen at one time, this represents the incomparable blessings God has bestowed upon us through Jesus Christ *in this life*. Just imagine what it would have been like for a servant to receive this from their master! Any servant would've been stunned, felt completely *unworthy of it*, and privileged, honored. You know, the way we feel about the Gospel of God's love for us in Christ if we really think about it. And yet, the master gives the servants this gold with the intention that the servants "put it to work." Indeed, the myriad of ways the Lord has blessed us and continues to are not meant to be for our sakes alone, but that we might work as ministers of His kingdom throughout our lives, as agents of God's love and justice and mercy and beauty and truth to the world.

And this is the greatest life - not the easiest or without hardship - but the greatest life we could live. It's the life we were made for. And one reason we know this is because it is consistent with what the afterlife will be like for us. You know, a huge number of Christians - perhaps a majority of Christians - have a mistaken or limited view of the afterlife we have been promised. Pop culture - frankly influenced by Greek philosophy from millennia ago - has given many the impression or image of the afterlife as this disembodied state, where we are resting on clouds and maybe playing a harp and completely content. Perhaps it's not *too* dissimilar from what those who work may imagine retirement to be like, in their wildest dreams.

However, this is not what scripture actually teaches, or even the Creed. The Lord has been clear that we will be raised bodily just like He was,[8] and that He will remake the heavens & the earth. So, when Jesus returns, *we* will not remain in heaven, but will rise to live on a re-made earth. And Wright - who has been one of the foremost scholars working to help Christians recover this biblical vision - he goes on to cite scriptures indicating that this afterlife will be filled with activity, that "There will be work to do and we shall relish doing it." Listen to the vision casts for the afterlife awaiting those in Christ: he (Wright) writes,

> "All the skills and talents we have put to God's service in this present life—and perhaps too the interests and likings we gave up because they conflicted with our vocation—will be enhanced and ennobled and given back to us to be exercised to his glory."[9]

And, *one* of the scriptures Wright points to is this Parable of the Talents. After the first two servants eagerly[10] put the master's gold to work, the master returns and says in verses 21 & 23, "Well done, good

---

[7] It is commonly believed by scholars that, in chapter 24, verses 24:1-28 concern the first century fall of Jerusalem are verses 1-28 & 34-35; verse 29 may concern both that fall and Jesus' future second coming; and verses 30-33 & 36-51 concern His second coming.

[8] See Philippians 3:21, 1 Corinthians 15:42-44, Romans 8:11

[9] N.T. Wright, *Surprised by Hope*

[10] V16 indicates the first two servants "went at once" (immediately)

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!" If we have done the work of God with the "few things" he has given us in this life, and he will then reward us by putting us "in charge of many things" in the afterlife, it would seem we will have even more things to do, just without the hindrance of sin or mortality. And so, we will relish it!

The good news is that as followers of Jesus this parable illuminates how God has opened the path to a life greater than anything we could muster apart from Him. Therefore, we have every *good* reason to pursue it, but fear of condemnation (such as on the Day of Judgment) is not one of those reasons. However, the risk of course still remains today that people will live instead like those Jewish leaders Jesus was critiquing. Whether a person is religious or not, God gives all people the freedom to say no to Him: to look the gift-horse of Jesus in the mouth and say no to the invitation to be His disciple and give our life to the work of His kingdom (as He leads).

And, sadly, there can be all sorts of reasons that people might respond to Jesus' invitation like that third man in the parable.

- Our human sinfulness makes it our natural inclination to live for self, to only trust in ourselves and own understanding for what the life we were made for or should pursue.
    - And related to this, we may view Christian morality as just a set of arbitrary rules to follow. When, in fact, God's law is a gift, meant to light our pathway toward flourishing.
- Or many may assume they won't have to give an account for what they've done with their lives. They may assume if they do more good than bad, then they'll be good to do. But if that was the case, God wouldn't have needed to send Jesus. Scripture says we have all fallen short of the glory of God and the wages of this sin will be our demise apart from Christ.[11]
- Or, finally: like the third guy, many have a distorted view of God as a "hard man" and want little to do with him and/or just stay out of his way. And they may have come by this from life experiences…
    - Such as from misinterpreting traumatic life experiences as having been caused by God[12]
    - Or we may have been (essentially) taught that God is this way by prominent people in our lives or our past.

But, just as man was mistaken about the master, God is not hard or callous or someone to avoid or to be terrified of. God is love; and He showed that in Jesus Christ. And also in his gracious offer for us to partner with him. When the guy also notes who the master *harvests where he has not sown and gathers where he has not scattered seed*, this is a way of him saying, "You didn't need me to do anything for you, anyway." And when it comes to God, it is true: He doesn't need us, and yet He wants us. And He doesn't need our help or partnership to bring about His purposes, and yet He is pleading for it. And all of that is because He delights in us!

And so, this parable does serve as a loving & serious warning toward those who have not taken up a life with Jesus as their lord and savior. But for those of us who have, this parable offers nothing for us to *worry* about or be afraid of. But that still does not make this parable irrelevant to us at all!. Those first two servants - the significance of their lives, the praise they receive, the reward they inherit - how could it not make us want to run through a brick wall for Jesus and His Kingdom? Not only are we getting a head start on the everlasting life that awaits, but even in this life: from whatever He has given us, he wants to give us more: more of His love, more of His kingdom, more of His life in and through us.

> [29] *For whoever has will be given more, and they will have an abundance.*

In the Name of the Father, the Son, and the Holy Spirit, Amen.

---

[11] Romans 3:26 & 6:23

[12] (rather than recognizing that He wept alongside us and wants to heal and comfort that grief)