Sermon
Community United Methodist Church of Coeur d'Alene
Twenty-fifth Sunday after Pentecost
November 15, 2026
9:30 AM

Text: Matthew 25:14-30
Theme: It Will Be Like This: Enter the Joy

[prayer]

I have a little cross-stitched sign hanging in my office. It says, "Who plants a seed beneath the sod and waits to see believes in God." This sign summarizes my job as a pastor: To till the mission field and plant the seeds of God's kingdom…and then wait for God to give the growth. Which is a good and humble reminder that God's kingdom does not grow by my skill or willpower alone. I daily need the grace that reminder offers me.

Sometimes, though, we can get a little too comfortable with waiting on God. We can mistake a passive faith for faithful reliance on God's providence.

In our Scripture reading, the CEB uses the word "coin," but older translations use the more traditional word "talent" from the Greek *talentas*, which is where we get our English word "talent" meaning a God-given gift or ability. Which is often how Jesus's parable has been interpreted: Do not squander the talents God has given you.

But a *talentas* was just an ancient unit of money, although it was worth a substantial amount, more than a thousand dollars. It would take fifteen years for the average day laborer in Jesus's time to earn that amount of money. So, the rich man in our parable is entrusting his servants with more than just a handful of coins; he is giving them a literal fortune that normally would take years to earn. He gives the first servant five thousand dollars, which is equivalent to seventy-five years of labor; two thousand dollars to the second servant (thirty years of labor); and one thousand to the third servant (fifteen years).

This is a vast amount of money. This is also an extravagant act of generosity. The master does not lend his servants the money with instructions on what to do with it; he *gives* it to them. It is theirs to use as they please.

After he distributes the money, the master goes on a business trip and leaves his servants to their own devices. The first two servants immediately get to work. Each manages to double the money they were given. But the third servant chooses differently. He decides to dig a hole in the ground and bury his one thousand dollars. When the master returns home and finds out what the third servant has done, he expresses anger at his servant's wastefulness.

The first hearers of this parable would have been deeply confused by the master's behavior, and here's why: In the ancient world it was a wise and responsible practice to bury your money. This was how you kept your money from being stolen. The third servant was not a bad man; he was just being cautious. And apparently, he had reason to be: He describes the master as cruel and greedy (v. 24). Whether this was true we do not know. But it is clear the third servant was afraid of being punished for making a mistake. He wagered it was better to not do anything rather than risk losing any of his master's money.

What sets the third servant apart from the first two is his fear of his master. He is the only servant who does not trust his master's generosity. And so out of fear the third servant ignores the gift he has been given. But ironically, the third servant's fearful attempts to avoid displeasing his master creates the very outcome he feared. For Matthew, the God we imagine is the God we will face.

Still, the master appears to have anticipated this response from the third servant. He gave each of his servants an amount of money that matched their level of trust. Perhaps he suspected the third servant lacked the courage to take the risks necessary to grow the money he was given – and so the master gave him less than the other two servants. Even so, he still trusted this fearful servant with the equivalent of *fifteen years* of wages. He was extravagant in generosity despite the man's fearful and undeserving attitude.

So, it is with God's grace. God's grace is extravagant beyond measure. God's love is generous. And God has trusted us to be His partners in building His kingdom. Yet, so often, we behave like the third servant. We bury the grace God has given us

rather than share it with the world, where it will grow and multiply and transform others.

Why do we do this? Because, deep down, we also do not trust God's extravagant generosity. We too believe that God's grace is not really for us. We too are afraid that we have misunderstood the goodness of God. We too are afraid that God's judgment still rests upon us.

And so, we behave accordingly by treating others with the judgment we are trying to avoid. We fail to show compassion, kindness, mercy, and forgiveness to others because we have not truly received these gifts for ourselves. We break the greatest commandment – Love the Lord your God and love your neighbor *as yourself* – because it is impossible to truly love others without first personally imbibing the love of God. We must trust the assurance that God's love and grace is for us personally before we can share that same love and grace with our neighbors.

One of my favorite songs is called "Rust and Gold," an indie-folk song by singer-songwriter Jill Andrews. She sings, "Rust or gold / You decide / What you see / What you hold / Let it burn there in your hand / Watch it grow / Watch it grow / Breath of life come and fill your lungs / And give it away until it's gone/ Or hold it in and let it die / Let it die / Let it die."[1]

Do we trust enough in God's extravagant gift of grace to give it away to others? Or do we hold it in and let it die?

The Parable of the Talents is the third in a series of four that Jesus uses to teach us about the eschaton. All four stories feature the return of a master or bridegroom or king as a metaphor for the return of Jesus at the end of time. And all four stories highlight proper stewardship as we wait for his return. But the resources that these stories steward, like the oil in last week's parable or the coins in today's, are only a metaphor. The point of these stories is how we steward *our faith*. Are we passive and fearful disciples? Or do we take risks with our faith, trusting that God has equipped us with what we need to accomplish the mission we have been given?

[1] https://genius.com/Jill-andrews-rust-or-gold-lyrics

I suspect that for most of us our faith does not usually seem like a high-risk venture. In fact, it may feel like the opposite – a source of personal comfort and security. We are prone to reducing our faith to an intellectual exercise focused on getting our personal theology right and living a good life.

But Scripture tells us that "faith is dead when it doesn't result in faithful activity" (Jam 2:17). The master calls the third servant "evil and lazy" (v. 26). Another word for lazy is slothful. Sloth means "not caring, not loving, not rejoicing, not living up to the full potential of our humanity, playing it safe, investing nothing, being cautious and prudent, digging a hole and burying the money in the ground."[2] Jesus's warning in this parable is that the outcome of playing it safe as disciples – the outcome of not caring, not loving passionately, not investing ourselves, not risking anything – is akin to dying. It is like being banished to outer darkness, permanently separated from God. God does not do the banishing; we banish ourselves.

Jesus told this story mere days from his crucifixion. He left the relative safety of rural Galilee and went to Jerusalem, where he knew the religious authorities and the Romans both regarded him as a threat to the status quo. But without risk, there is little reward. And the reward Jesus had to offer – our eternal salvation – was of such value that he was willing to risk his very life.

Jesus invites us to be disciples who live lives that are fully invested in God's kingdom. We are called to be bold and brave, to care deeply and take risks with our faith that make a powerful and life-changing witness for the Gospel.

When the two servants who took risks present their earnings to their master, this is what he has to say: "Well done…you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master" (v. 21 NRSVUE). The master lets the servants keep the wealth that they have earned, and he puts them in charge of even more. But most importantly, he invites them to share his joy at the courageous investments they have made. He transforms their relationship from master/servant to partners in business.

The Father delights in giving us the kingdom. He has made us co-partners in bringing heaven to earth. This is His extravagant generosity toward us – that He

[2] John M. Buchanan in *Feasting on the Word, Year A, Vol. 4*, pp. 308-313.

gave us His son, Jesus Christ. We express our gratitude for this generosity not by living a passive faith, but by living a faith that risks making kingdom investments. What each of us does with the "talents" God has given us makes a difference. Faithfulness is not simply obedience to God's directions. In our master's absence, each of us is responsible for deciding how to steward our faith – our prayers, presence, gifts, service, and witness. We must not allow fear or passivity to squander our inheritance in the kingdom. Instead, we must seize on the great adventure of faith and take risks to grow as disciples. When we do this, we will seize upon the joy that God longs to share with each one of us.

Like last week, I want to conclude by sharing another poem by Rev. Steve Garnaas-Holmes. This one is called "Buried talent."

A talent was a large measure of weight: a ton of money.
Don't despair because you have merely
a million gifts of God rather than five million.
Don't envy the power to move the masses.
Don't think you lack anything
because you can't defeat an army.
The saints are not heroic, just faithful.
The smallest gift of the Spirit is immense.
Grief that's not bitter, mercy that's not weak—
don't belittle them, nor bury them.
Your patience, your gratitude, your sense of humor—
held, they are worthless; shared, they produce richly.
Your steadfast generosity, your brave compassion,
these simple gifts are worth a ton.
They are not for you. Risk them in the world
and they will multiply.[3]

May we each risk a little more for God's kingdom come this week. Amen.

[3] https://unfoldinglight.net/2026/11/10/buried-talent/