Matthew 25:14-29 (NRSVue)

14 "For it is as if a man, going on a journey, summoned his slaves and entrusted his property to
them; [15] to one he gave five talents, to another two, to another one, to each according to his
ability. Then he went away. At once [16] the one who had received the five talents went off and
traded with them and made five more talents. [17] In the same way, the one who had the two talents
made two more talents. [18] But the one who had received the one talent went off and dug a hole in
the ground and hid his master's money. [19] After a long time the master of those slaves came and
settled accounts with them. [20] Then the one who had received the five talents came forward,
bringing five more talents, saying, 'Master, you handed over to me five talents; see, I have made
five more talents.' [21] His master said to him, 'Well done, good and trustworthy slave; you have
been trustworthy in a few things; I will put you in charge of many things; enter into the joy of
your master.' [22] And the one with the two talents also came forward, saying, 'Master, you handed
over to me two talents; see, I have made two more talents.' [23] His master said to him, 'Well done,
good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge
of many things; enter into the joy of your master.' [24] Then the one who had received the one
talent also came forward, saying, 'Master, I knew that you were a harsh man, reaping where you
did not sow and gathering where you did not scatter, [25] so I was afraid, and I went and hid your
talent in the ground. Here you have what is yours.' [26] But his master replied, 'You wicked and
lazy slave! You knew, did you, that I reap where I did not sow and gather where I did not scatter?
[27] Then you ought to have invested my money with the bankers, and on my return I would have
received what was my own with interest. [28] So take the talent from him, and give it to the one
with the ten talents. [29] For to all those who have, more will be given, and they will have an
abundance, but from those who have nothing, even what they have will be taken away.

Playing It Safe

When we consider where Jesus is on his life journey, what he is about to do and where he's about to go, it becomes clear that Jesus—just like Amos in the Old Testament, as we talked about last week, and John of Patmos in Revelation, and so many others in the Bible and throughout history—is speaking eschatologically. He's speaking with a concern for the end of life as we know it. He just finished talking to his disciples about the coming of the Day of the Lord, and to keep awake and keep watch for it. He's talked about those who fall asleep, or those who fail to plan for it, as missing out on the goodness of the kingdom of heaven. And now, he begins to wrap up his piece on the coming Kingdom with yet another parable.

Jesus is on the Mount of Olives, speaking privately with his disciples. This is his final extended teaching before the passion. When he finishes, he will tell them that in two days he will be handed over to be crucified.[1]

[1] Matt 26:1-2.

These are people who have followed him, eaten with him, asked him questions, and been sent out to share in his ministry. They have also argued about who should have the places of honor. They can imagine themselves sharing his authority more easily than they can imagine him dying.

Jesus has already addressed that desire for power. When the disciples were angry about James and John seeking privileged places, Jesus called them to him. He described rulers who dominate others, then told them, "It will not be so among you." Their life together was to take its shape from his own service and the giving of his life.[2]

Now he is preparing them for the days ahead. Soon their teacher will be arrested and condemned. They will have to figure out what to do next, and they will have to reckon with their own feelings around authority, empire, and the Kingdom of God.

In the parable that Jesus tells his disciples, a man, a master of the house, leaves his property in the hands of three of his slaves for an undetermined amount of time. To one, he gives 5 talents, to another 2 talents, and to the third, 1 talent. First, let's be clear: what's a talent, anyway? This isn't a skill, like playing the violin. In the Bible, the talent was a unit of measurement for weight, in the Old Testament, and money, in the New Testament. But it wasn't just any amount of money, it was an extraordinarily large sum of money. One talent was worth more than 15 years of regular wages for the average laborer. I'll say that again: one talent represented more than *15 years* of wages for the average worker.

The first invests his five talents and doubles his money, and the second does the same with his two talents, getting four. When the master returns, both receive his praise, both are promised even greater responsibility, and both are invited to share the master's joy. And already, we have an idea of who we're supposed to see as the "good guys" in this morning's parable.

Because the third slave? He returns exactly what he was given. He has buried it and kept it safe. He has done, essentially, what the master asked. And then he speaks about the master: "I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed."

Here, we have to make a decision on how to hear this man. Is he telling the truth? Has he misunderstood his master?

So often, we hear all of the parables, but this parable in particular, as describing certain people and ideas over and over again. We have a tendency to imagine the master as God. We imagine the talents as gifts, and the slaves as people who have received the gifts from God. And then, when we have these ideas, we make some assumptions about what this parable is all about. If we have identified the master with God, then we can be quick to explain his words away. But I would caution against reading it in this way just yet.

Because in response to the third servant's words, the master calls him wicked and lazy. He insists that the money should have at least earned interest. The master takes the talent and gives it to the servant who already has ten, and then he orders the "worthless" slave to be thrown out. The person who has failed to increase the master's wealth has no place in the master's joy.

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[2] Matt 20:20-28.

Again, it's easy to read or hear this parable and decide that the first two slaves are diligent workers, good servants, and shrewd investors. It's easy to understand the third slave as being overly cautious, anxious, or fearful. But I have a soft spot for this guy, the third slave who only returns what he was given.

I want to say it one more time: this was *Over. 15. Years.* Of wages for the average person. I don't know if these slaves themselves were paid; they may have been. But to put it in perspective, according to the the US Census Bureau, the average income in the United States in 2024 was about $63,000.[3] This is the equivalent of being handed a million dollars today by your boss and being told to "keep it safe."

I ask you, what would you do with it?

Would you invest it and assume the risk of losing it, knowing that you couldn't possibly pay it back in your lifetime? Would you gamble with it, spend it? Or would you hide it? Stuff it in your mattress? Dig a hole in your backyard and bury it there? Maybe make a little map and mark the spot with an "X"? I digress. But my point remains, I can definitely empathize with the fear that the third slave. Even one talent was a huge mass of wealth.

And then, I'm also astounded by the incredible bravery that the other slaves show. Back then, 2 talents was still more than anyone could ever make, considering the average lifespan being about 40 years. 5 talents was over 75 years worth of working, longer than the average lifespan in Palestine at the time. Both of the other slaves received even larger amounts of money, more than they could have made in a lifetime. Indeed, this is more than some of us *today* can feasibly make, or expect to see all in one place. Even 2 talents is someone's entire working life, without spending any of it on oneself. I can only imagine that both of them, too, were feeling the risk of the enormity of funds that were entrusted to them both. But they do achieve what they set out to do.

And so, as we finish this story, I find that I'm feeling two sorts of ways about it. On the one hand, I feel a sense of sympathy with the third man, who merely safeguards his master's money without investing it or making it grow. And I can't help but feel some kind of frustration, too, with his master. Because, again, of course he would be cautious with such a large sum of money *that wasn't even his to begin with*. I would, too. I think all of us would. What right does the master have to call him worthless, when he actually was the only one who did exactly what was asked of him? (Look back; the man only "entrusted" his property with these slaves. He never told them to make it grow.)

And yet. Yet. I also feel some kind of way about the other two. Because again, this is a parable about living with the end in mind as we go along in our lives. This is a parable about what it means to live an ethical life, with eyes fixed on the Kingdom of Heaven coming to earth. And when we look at it that way, then I'm amazed. What a thing we have going here, hm? How these people could take a leap of faith, and multiply what's been entrusted with them! When Jesus talks about discipleship elsewhere in Matthew, right there, in that sense of awe and wonder, that's where I see discipleship. It's participating in something that's so big, and so full, and so

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[3] Full report here. Table with individual earnings here.

rewarding, that even when we take risks, we can come away with full cups. It's a bit like the little bit of yeast that leavens a whole bag of flour, or a mustard seed that grows into something huge. And when viewed from that perspective, the one reluctant person who hesitates can be pitied all the more. Doesn't he know what he has?

If I can name one key issue in this parable this morning, it's that the third slave, as much as I sympathize and see myself in him, did not recognize what he had been given. So often, we don't either. We see our talents, the things that God has given us, and we don't recognize that an opportunity comes with them: an opportunity to do something with what we've been given. So often we talk about them as gifts: spiritual gifts, physical strength, mental aptitude, But I would challenge us this morning to think of them not as gifts, but as things that have been entrusted to us. The master doesn't just give talents to his slaves regardless of what they can do with them. He gives "to each according to his ability." The question this parable asks us is not "Have you carried as much of the load as the person sitting next to you?" It asks, "Have you carried out your responsibility in a manner appropriate to your abilities and situation?"

Of course, we must have faith. Of course, when we think about the future, we can trust in the promises of God. And also, we need to have a plan. We need to be open to ways in which the Spirit is moving unexpectedly around us. We need to have a sense of wonder and creativity, both about all that we have been entrusted with, and about what God is calling us to do with it. This morning, we are invited to prayerfully consider all of the ways in which God is calling us: all of the ways that God has blessed us, and how we might take the things entrusted to us by God, and invest them wisely in our church and in our community.

In the end, the third man is afraid: of the risk associated with his master's property, of losing what he was entrusted with, and of and his master's temperament. But maybe all the master wanted was for his slaves to take risks. If some of the slaves had taken risks and lost money, would that have been better than just not taking any risk at all? Maybe the fearfulness that we can see in the mirror of this parable is our own fearfulness of doing anything outside of the norm, of taking a risk with the enormity of the gift that we've been given. And what a shame that would be, because it is such an unexpected joy to be entrusted with something. It is such a joy to be able to see how things grow in unexpected ways.

So often the last verse is interpreted as a kind of verse about prosperity. To those who have much, more will be given, and they will have an abundance. But I would challenge you this morning to hear it not as a promise of reward, but as a statement of responsibility. The talents that the master gives are not presents, or rewards, but as things that they must take care of.

The ethical Christian life is not a test for which we are rewarded. The ethical life *is* the reward. The more we live it, the more of it we get. We live an eschatological life, not for the reward, but for the way in which the reign of heaven, the reign of God, the Kingdom of Heaven, may come through us. An ethical life demands something from us: living responsibly, with respect to everything that we have been entrusted with, so that our faith may grow, so that the Kingdom of Heaven may come to earth, according to the abilities and situations of each of us.

This is the work that we get to participate in. This is the work that we dedicate ourselves to this Sunday, and each Sunday after for the next year. This is the work that we put our time, our talents, our tithes, toward: the Kingdom of Heaven, and the eschatological life that abounds afterward. Amen.