ST. JOHN'S EPISCOPAL CHURCH
COMPASS, PA

November 15, 2026 – PENTECOST 25/PROPER 28 (YR. A) The Rev. Dr. Nina George–Hacker

Sermon: "*God's Audit—Our Accountability"*[*]

Zephaniah 1:7, 12-18	(The prophet warns of God's coming judgment)
Psalm 90:1-8, 12	(God is our refuge in every generation)
1 Thessalonians 5:1-11	(God has destined us for salvation if we believe in Christ)
St. Matthew 25:14-30	(Jesus' parable of the talents)

This morning, we continue to learn from Jesus' final teachings before His Crucifixion, as found in the Olivet Discourse in Matthew, Chapters 24 and 25. Today's parable of the talents comes from the section where Jesus answers His disciples' questions about His Second Coming, which they had asked earlier in Matthew 24. Jesus responds by warning His followers to be on guard so that no false prophet can deceive them. And He tries to help them understand that once He leaves them, He will return.

Last Sunday, we heard in the opening of Chapter 25 that Jesus compared His Second Coming to the Middle-Eastern custom of a bridegroom arriving in the middle of the night. He concluded by saying in Chapter 25, v. 13: "Therefore, keep watch, because you do not know the day or the hour." Matthew 25 concludes with a parable about Judgment Day, using the imagery of the separation of the sheep and the goats. Sandwiched between these two stories is today's Parable of the Talents.[1]

In the Bible, a "talent" isn't an ability to sing, dance, or twirl a baton. It's a measure of weight used for precious metals that translates into currency.[2] The value of a talent varied depending on whether its weight was of copper, silver, or gold. While Bible commentators differ on the exact amount, most agree that it would take an ordinary laborer almost 20 years to earn just one talent. In today's economy, if calculated with only a minimal hourly wage, a talent would be the equivalent of somewhere around half-a-million dollars.[3]

So this parable is, essentially, about money. It opens with Jesus talking about a man going on a journey. That man is Jesus, and soon He will journey to the Cross to prove how much God loves every single person who was ever born. But in the story, Jesus says the man leaving town is wealthy, and needs his servants to administer his affairs until he returns. In ancient Palestine, it was common for rich men to take long journeys for commerce and trade. Before leaving, the master would arrange to have others mind his property and feed his animals. Even more important, he would often delegate the control and increase of his wealth to his most trustworthy employees. Just as today, when you entrust your money to a bank or investment firm, it was expected that those servants would bring a good return on what had been handed over to them. And given the uncertainties of first-century transportation, the time of the master's return—even from a well-planned trip—was open-ended.

There was no doubt in the minds of these servants that all of the property and money belonged to their master. They were the possessors, not the owners. Their job was simply to manage well what they were given. Here, Jesus is reminding us that like those servants, everything we have has been given to us, and is not really ours. Psalm 24:1 says, "The earth is the Lord's, and everything in it, the world, and all who live in it." Haggai 2:8 adds, "The silver is mine and the gold is mine, declares the Lord Almighty." God has the rights, we have the responsibility. He is the Master, we are the managers. He is the sovereign, we are the servants.

But has this Gospel truth that you don't actually own anything—no matter how many deeds, titles, or bank books you hold—*actually permeated* your very being? Our lives and our days are in God's hands. Our spiritual gifts and natural abilities are on loan from Him. Our houses, cars, clothes, and every possession we have does not belong to us. Even our money is an "allowance" from the Almighty. We truly do not own anything. And until we recognize this biblical truth, we will not be good managers of what the Lord has entrusted to us.

We would be like the two men who crashed their private plane on a South Pacific Island. The co-pilot was barely injured, so after brushing himself off, he ran all over the island trying to find out if they had any chance of survival. When he returned, he rushed up to the pilot yelling, "This place is uninhabited and there's no food or water. We're going to die!"

His companion leaned back against the fuselage of the wrecked plane, folded his arms and responded, "No we're not. I make over $100,000 a week." The first man grabbed his friend and shook him. "Listen, we're on a deserted island. We're doomed!" The pilot, unruffled, again responded: "Hey, it's OK! I make over $5 million a year." Mystified, his friend was so taken aback that he repeated: "For the last time, I'm telling you, it doesn't matter how much money you make because there's no one around to help us!" Still unfazed, the pilot pulled the co-pilot up into his face by his lapels and barked: "Don't make me say this again. I make over $100,000 per week and I tithe 10 percent! So my pastor is going to find us!"[4]

Well, let me put you at ease this morning. I'm not going to preach about tithing except to say that if you make that many shekels a week, God will find you.

But let's go back to Jesus' story. The Master gave the first servant five talents, which was around $1.5 million. The second guy received two talents, or approximately $600,000. And the third steward got one talent, or $300,000.[5] Even though there's a big difference between five talents and one talent, the servant who received one talent still had a lot of money, reminding us that God gives to each proportionally out of His abundance. Lest we panic about how much we can handle competently, we read in verse 15 that the master gave different amounts to his servants, "each according to his ability." In other words, the extent of your responsibility is tied to your ability.

Once again, we see that God's Kingdom does not operate according to our notions of what is fair, but according to what God knows is best. Like the servants in Jesus' parable, each of us has been assigned a certain number of possessions and funds, as well as specific tasks and ministries. In 1 Corinthians 12, we read that there are different types of gifts, service, and ministries, and that the Holy Spirit distributes these responsibilities "to each one, just as He determines." God entrusts different stuff to different people according to His sovereign purposes. In other words, He knows what we can handle. Our job is to be faithful stewards of everything God has provided us, and whatever He has assigned to each of us. Can't we trust that God knows more about us than we even know about ourselves? *Absolutely!*

But what about those servants to whom the master gave the talents? Verse 16 tells us the one who received five talents didn't waste any time. He immediately went to work on his investment strategy and doubled his master's portfolio. The guy who got two talents also doubled his master's money, ending up with four talents. They showed courage; they were willing to take some risks. However, verse 18 describes the different approach of the third servant: "he who had received the one talent went and dug in the ground and hid his master's money." Even though we don't find any specific instructions the master gave about what to do with the money, the first two guys went to work and multiplied their investment.

But the one-talent slacker went off and buried his blessing. The practice of hiding valuables in the ground was quite common back then. It was one of the safest—and least profitable—ways of protecting one's possessions. Jesus concludes this parable by saying that the worthless servant will be thrown "outside, into the darkness, where there will be weeping and gnashing of teeth," a description used elsewhere to refer to hell. He is warning us that a refusal to serve God and others may indicate that a person has never been truly converted to Christ.

In all of Jesus' parables in Matthew, Chapters 24 and 25, our Lord warns that a day of accountability is coming. None of us wants to be audited by the IRS, but we will all be audited by the Almighty. We will have to give an account for how we've used what we've been given. Look at verse 19: "After a long time the master of those servants returned and settled accounts with them." And in Romans 14:12, Paul writes: "So then, each of us will give an account of himself [or herself] to God."

Jesus is coming again and there will be a day of reckoning. While most of us believe this in our heads, we don't tend to live with eternity in our hearts. If we would think more about Christ's return, we'd be more focused on making an eternal return on our investments.

The famous 19th-century missionary to Africa, David Livingstone, once wrote: "I place no value on anything I have or may possess, except in relation to the kingdom of God. If anything will advance the interests of the kingdom, it shall be given away or kept, only as by giving or keeping it I shall most promote the glory of Him to whom I owe all my hopes in time or eternity."[6]

Coincidentally, this Sunday immediately precedes our Stewardship Sunday, when, after prayerfully considering our commitments of time, treasure, talents (and yes, for us that word means spiritual gifts and personal skills) to the work of Christ at St. John's, those commitments will received and blessed during Mass. So be sure to fill out your paperwork and either mail it in, or bring it next Sunday. Dear friends, Jesus has invested a lot in each and every one of us. And one day, He's coming back to claim it. Therefore, let us live as 1 John 2:28 exhorts us: "Now, dear children, continue in Him, so that when He appears we may be confident and unashamed before Him at His coming."

Let us pray:

Heavenly Father, thank You for the gift of life, and for every blessing, resource, and talent You have entrusted to our care. Remind us daily that we are temporary guardians of Your abundance, not the owners. Give us the wisdom to use wisely what You have provided, the generosity to share it freely with others, and a faithful heart to honor You in all we do. Keep us focused on what is eternal, so that we may be with You forever. In Jesus' name we pray. *Amen*.[7]

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* Adapt. N. George-Hacker, "Invest in the Things of God for the Best Return," 16 November 2014, St. Christopher's Episcopal Church, Cobleskill NY. Used with permission.
[1] Adapt. Brian Bill, "Using What God Has Given," 28 November 2017 SermonCentral.com <http://www.sermoncentral.com/sermons/using-what-god-has-given-brian-bill-sermon-on-gifts-general-56510.asp?> 9 November 2026.
[2] Paul J. Achtemeier, Gen. Ed., "Money," Harper's Bible Dictionary (San Francisco: Harper & Row, 1985), pp. 650-651.
[3] Adapt. Bill, *op. cit.*
[4] *Ibid.*
[5] *Ibid.*
[6] "David Livingstone, Quotable Quotes," n .d. GoodReads.com <https://www.goodreads.com/author/quotes/211925.David_Livingstone> 9 November 2026.
[7] Adapt. OpenAI/Google Gemini. (2026). Response to a prompt for a brief stewardship prayer. 9 November 2026.