SERMON · MOUNT CALVARY LUTHERAN CHURCH, SOQUEL

Authentic Living (Parable of the Talents)

Twenty-fifth Sunday after Pentecost · November 15, 2026
Readings: Zephaniah 1:7, 12–18 · Psalm 90:1–8 [9–11] 12 · 1 Thessalonians 5:1–11 · Matthew 25:14–30

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I just got back from a brief retreat at a monastery, and I want to be honest with you about what it's actually like when everything in your life suddenly comes to a full stop.

We tend to imagine that going up to a monastery means walking through the doors and immediately floating into effortless spiritual bliss. That's not quite how it works. When you are used to the constant hum of modern life—schedules, errands, notifications, a hundred things to run around and do—and all of a sudden there is *nothing* on your calendar except meals, a few quiet conversations, and gathering with the monks six times a day to chant the Psalms... your nervous system doesn't immediately relax. At first, it's actually a little uncomfortable.

It's not despair, and it's not a crisis—it's just this subtle, low-grade restlessness. A quiet angst. Part of your brain is saying, *"Shouldn't I be doing something? Where's the stimulation?"* We don't realize how much we use busyness to distract ourselves until the busyness is taken away.

But if you stay with it over a few days, something remarkable happens. That subtle restlessness gets held. Six times a day, the bell rings, and you step into this ancient, rhythmic chanting of the Psalms. You aren't generating the prayer on your own; the community and the cadence of the words carry you. The Psalms become a kind of emotional container. They have room for human heaviness, room for wandering minds, room for quiet gratitude. Slowly, the angst softens, and underneath all that quiet, you discover a deep, unhurried joy.

Not everyone is called to live inside a monastery but spending even a few days inside that rhythm wakes you up to how strangely we normally treat our time. Which brings us straight to the Psalm appointed for today—Psalm 90.

Listen again to how it begins and where it lands:

> ***"Lord, you have been our dwelling place in all generations… A thousand years in your sight are like yesterday when it is past, or like a watch in the night… So teach us to count our days that we may gain a wise heart."***

Notice the wisdom here. Psalm 90 doesn't bark orders at us. It starts with safety, permanence, and home: *Lord, you have been our dwelling place.* Before God asks us to do a single thing, God reminds us that when our internal scaffolding feels shaky and time slips through our fingers like grass, God is the solid ground underneath us. And out of that safety comes a prayer for **intentionality**: *Teach us to count our days that we may gain a wise heart.* **Knowing that our days are finite isn't meant to make us panic; it's meant to wake us up so we don't sleepwalk through the gift of today.**

Now, hold that wisdom up against the rest of our readings this morning—because if you look closely at Zephaniah, First Thessalonians, and the Gospel of Matthew, there is a striking thread running through every single one of them. It is the temptation to **do nothing**.

In Zephaniah, God confronts people who have settled into thick spiritual complacency. They've gotten comfortable, and their functional theology is: *"The Lord will not do good, nor will he do harm."* Basically, God doesn't matter, nothing we do makes a difference, so why bother? In First Thessalonians, Paul warns against falling asleep in the dark—checking out, becoming numb while waiting for Christ's return.

And then we come to Jesus' parable in Matthew 25. A man goes on a journey and entrusts his property—an astonishing amount of wealth, "talents" worth decades of wages—to three servants, each according to their ability. Two of them immediately go out and put the wealth to work. The third servant digs a hole in the ground and buries it. He does nothing.

Now, on the surface, it is very easy to turn this Gospel reading into a sermon about hustle culture. *Go out there, work harder, produce more for Jesus, don't be lazy!* And if we're not careful, that kind of preaching can crush the very people who need the Gospel most.

Think for a moment about what happens in the human mind and heart when someone is depressed, or completely burned out, or beaten down by life. From a psychological standpoint, "doing nothing"—apathy, lack of motivation, paralysis—rarely comes from laziness. It usually comes from one of two places.

First, there is the numbness we see in Zephaniah: *Nothing I do matters anyway.* When life has dealt you some really bad cards—maybe it's relentless economic stress where you feel like you're running on a treadmill just to pay the bills, or maybe it's the exhausting, invisible weight of chronic caregiving stress for a spouse, a parent, or a child—your system gets overwhelmed. You shut down to survive. You feel flat, unmotivated, and disconnected.

Second, there is the sheer terror we see in the third servant in Matthew 25. Listen to why he buried the talent: *"Master, I knew that you were a harsh man, reaping where you did not sow... so I was afraid, and I went and hid your talent in the ground."*

Look at what is driving his paralysis: **fear**. And look at where his fear comes from: **a distorted image of who is in charge.** He looks at the master and sees a ruthless, unforgiving tyrant standing over him with a clipboard, waiting to punish him the moment he makes a mistake. When you are depressed, or traumatized, or exhausted from carrying too much for too long, your inner critic starts sounding just like that: *You're on your own. The stakes are fatal. If you try and fail, you will be destroyed. So don't try. Dig a hole. Stay small. Hide.*

This is where the **theology of the cross** breaks into this parable and rescues us from ourselves.

Martin Luther famously drew a line between a "theologian of glory" and a "theologian of the cross." A theologian of glory looks at a text like Matthew 25 and says, *"Look how strong and productive the first two servants were! Be like them! Pull yourself up by your bootstraps and earn God's approval!"*

A theologian of the cross looks at the whole story—and looks at Jesus telling this story on the Tuesday of Holy Week, just three days before he is nailed to a cross—and sees something completely different. A theologian of the cross calls a thing what it actually is. And what is the truth about us? Sometimes we are terrified. Sometimes we are depressed. Sometimes life has beaten us down so hard that we have zero energy left to double anything. We are the servant standing in the dirt with a shovel, terrified of failing.

And here is the scandal and the beauty of the cross: **Jesus does not stand over us like a harsh taskmaster demanding output from an empty tank.** Jesus climbs right down into the dirt with us. On the cross, God absorbs all our fear, all our paralysis, all our failures,

and all the crushing weight of a broken world. The third servant thought the master was a harsh man who reaps where he did not sow. Look at the cross, and you see the exact opposite: a God who sows grace where we did not deserve it, a God who bleeds so that we might live, a God who—as Paul writes in First Thessalonians— *"has destined us not for wrath, but for obtaining salvation through our Lord Jesus Christ, who died for us, so that whether we are awake or asleep we may live with him."*

Did you hear that line from Paul? *Whether we are awake or asleep, we live with him.* Even when you are weary, even when you are barely hanging on, even when you feel like you've got nothing left in the tank—your life is already held in Christ.

When you actually believe that—when the cross dismantles that lie of the "harsh master"—everything changes. You realize that the wealth the Master has entrusted to you isn't a crushing quota you have to meet to earn your keep. The "talent" God has placed in your hands is the Gospel itself: grace, forgiveness, mercy, and the gift of this finite life.

And when you know you are safe—when you know, as Psalm 90 promises, that the Lord is your *dwelling place*—you don't have to bury your life in the dirt out of fear anymore.

Living intentionally doesn't mean frantic hustle. God knows how exhausted many are. Remember how the master distributed the talents: *each according to his ability.* God meets you right at the level of your actual capacity today. If you are in a season of deep grief, depression, or caregiving exhaustion, "counting your days" doesn't mean conquering the world. It might simply mean refusing to let despair have the final word over today. It might mean stepping out of isolation, letting a friend or a pastor carry part of the load with you, praying one honest verse of a Psalm, or simply showing up here this morning when it took everything you had just to get out the door. That is not burying your talent. That is keeping grace in circulation.

And look at where this whole parable is headed. When the master returns, he doesn't say to the faithful servants, *"Good job, now here's a bigger quota for next quarter."* He says, **"Enter into the joy of your master."**

The end goal of God's economy isn't exhaustion; it is **joy**. It is a feast.

In just a few minutes, we are going to come forward to this Table. And think about what happens here. Just like those monks gathering six times a day to be held by the ancient rhythm of the Psalms, week after week we gather around this altar to be held by something

far stronger than our own anxiety or energy. You don't come to this Table to show God how productive you've been this week. You come empty-handed. You come tired, distracted, maybe a little restless, maybe carrying burdens nobody else even knows about.

And at this Table, the Master does not audit you. He feeds you. He places his own body and blood into your hands and says, *Take and eat. Forgiven. Held. Loved.*

That is what frees us to walk back out those doors and count our days with wisdom. Not out of fear of a harsh master, and not out of numbness that says nothing matters—but because we have been fed at the Table of grace, anchored in our eternal dwelling place, and invited into the joy of our Lord.

May the peace of God, which passes all understanding, keep your hearts and minds in Christ Jesus. Amen.

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