

Great Expectations

PASTOR CHARLIE BERTHOUD

MATTHEW 25:14-30

Sunday, February 1, 2026

“Great Expectations” | Matthew 25:14-30 | Pastor Charlie Berthoud

If today’s parable was the only teaching in our religion, I might consider a different religion. It’s a puzzling parable with some disturbing imagery, which seems to contradict the gospel.

The parable of the talents in Matthew 25 lacks a sense of the gracious love of God that permeates our faith. Fortunately, this is just one reading, one part of our holy book, and it certainly makes us think.

Jesus the Teacher: Five Collections in Matthew

The Sermon on the Mount Matthew 5-7

Missionary Instructions Matthew 10

Parables of the Kingdom Matthew 13

Living in Community Matthew 18

The End Time Matthew 24-25

Before we read it, let’s set the context. The parable of the talents comes in Matthew 25, in the fifth of five teaching sections in Matthew. This final section provides teaching for the disciples on faithful living in between the first and next coming of Jesus.

Matthew 25 has three parables, and the overall theme seems to be about living with purpose. Our parable for today is the second of three parables in Matthew 25.

The third of these and the best known is the parable of the sheep and the goats, where Jesus says, I was hungry and you gave me something to eat, and so on.

The first one is called the parable of the ten bridesmaids, or the parable of the wise and foolish maidens. Some translations use “virgins” instead of “maidens.” In the parable, five were wise and alert, five were not.

Years ago, at the first church I served as an Associate Pastor, the local newspaper printed sermon titles of the churches. Our Clerk of Session needed our sermon titles at least two weeks out, and to motivate us to turn in our titles on time, he had a list of sermon titles he wanted to turn in.

One of those proposed titles was: “The Five Foolish Virgins: Where Are They Now?”

I’m glad I never had to preach that sermon, and more importantly I’m glad for the opportunity this series presented for me to wrestle with Matthew 25:14-30, the parable of the talents.

Before we read it, a few things to keep in mind:

- This is one of several master-servant parables in Matthew
- In other parables, the master or father figure often seems to represent God; but that doesn't mean every master/father figure represents God.
- The word "talent" means a huge quantity of money, something like half to a million dollars in today's world. My sense is that Jesus often exaggerated to make his listeners pay attention.
- In this parable, unlike a similar Lukan version, each slave is given a different amount, each "according to his ability," as the text says.
- Chapter 25 opens with "Then the kingdom of heaven will be like this." The thrust of Matthew 24-25 seems to be in how to live while waiting for the fullness of God's kingdom, how to live a life of purpose in the "in between time."

Listen for God's word:

"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. ³⁰ As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.'

We like stories with simple interpretations.

The traditional, simple, and reasonable way of hearing this parable is that we're all given talents, varying talents and expected to use them wisely.

The two servants get their mountains of money and the immediately get to work, and they are praised and rewarded. The third also gets money but does nothing with it, and he is condemned.

The message could be: Don't be like the third servant. God has great expectations for all of us. Use your talents wisely and well.

Name(s) _____

2026 Serving Survey



As the Church, we are one body with many parts, each having gifts to serve the common good. In a spirit of generosity, we share these gifts, serving God and one another. Please have each individual member of your household complete this survey. If using one form, please use initials to indicate individual interests.

NOTE: In an effort to update individual's interests on our church database, responses from previous years will be deleted. Please complete this serving survey, marking ALL your volunteer interests or use the online form by scanning the QR code.

<p>Children's Ministry</p> <input type="checkbox"/> Volunteer with Sunday School <input type="checkbox"/> Volunteer with Kaleidoscope Kids <input type="checkbox"/> Help with worship bags <input type="checkbox"/> Volunteer with Vacation Bible Camp <input type="checkbox"/> Help w/ Heifer, Advent Event, musical, etc. <input type="checkbox"/> Volunteer in the nursery <p>Youth Ministry</p> <input type="checkbox"/> Be a Youth Connection advisor <input type="checkbox"/> Help with Confirmation Class <input type="checkbox"/> Chaperone a Mission trip/retreat <p>Adult Education</p> <input type="checkbox"/> Help plan classes, studies, small groups <input type="checkbox"/> Teach/lead a class <input type="checkbox"/> Host/facilitate a small group <input type="checkbox"/> Write a devotion <p>Office and Technology</p> <input type="checkbox"/> Volunteer at the office front desk <input type="checkbox"/> Serve as a financial volunteer <input type="checkbox"/> Perform data entry <input type="checkbox"/> Assist with photography at events	<p>Worship</p> <input type="checkbox"/> Serve as usher <input type="checkbox"/> Serve as livestream operator <input type="checkbox"/> Serve as liturgist/read scripture <input type="checkbox"/> Assist with Sanctuary adornment <input type="checkbox"/> Assist with communion prep <p>Music in Worship</p> <input type="checkbox"/> Sing in the Chancel Choir <input type="checkbox"/> Play in the Handbell Choir <input type="checkbox"/> Join New Day Ensemble <input type="checkbox"/> Offer instrumental/vocal music <p>Carogiving</p> <input type="checkbox"/> Write care cards <input type="checkbox"/> Visit the homebound <input type="checkbox"/> Provide rides to church <input type="checkbox"/> Assist with memorial receptions <input type="checkbox"/> Prepare and deliver meals <p>Small Groups</p> <input type="checkbox"/> Host/facilitate a small group <input type="checkbox"/> Participate in short term group <input type="checkbox"/> Participate in long term group	<p>Mission</p> <input type="checkbox"/> Volunteer w/ partner school Glenn Stephens <input type="checkbox"/> Make/serve community meals <input type="checkbox"/> Serve on the Guatemala Sale Team <input type="checkbox"/> Join a Guatemala mission trip <input type="checkbox"/> Serve on Guatemala Education Committee <input type="checkbox"/> Stock Covenant food pantries <input type="checkbox"/> Help with Mercy Men <input type="checkbox"/> Matthew 25 initiatives (pcusa.org/matthew25) <p>Hospitality</p> <input type="checkbox"/> Serve in Bradford Cafe (coffee/donuts) <input type="checkbox"/> Serve as Welcome Center/Greeter <input type="checkbox"/> Lead/Assist with special events <input type="checkbox"/> Lead a Spiritual Stroll <input type="checkbox"/> Volunteer at a blood drive <input type="checkbox"/> Donate blood at blood drive <p>Building & Grounds</p> <input type="checkbox"/> Help with gardening/grounds clean-up <input type="checkbox"/> Perform minor repairs, painting etc. <p>Gifts, Memorials, & Bequests</p> <input type="checkbox"/> I have remembered Covenant in my will
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Thank you! Someone will contact you with more information about how to get involved. If you have questions, please contact the church office at 608-233-4263.

In light of that interpretation, today is a good day to encourage you to fill out a Serving Survey, which gives you a chance to ponder the gifts you have to serve here at Covenant.

Everything from helping with Vacation Bible Camp to playing in the Handbell Choir to helping with coffee and donuts on Sundays.

So, the message seems clear: God has great expectations for all of us. Amen. End of sermon.... Well, not quite yet.

There is something else going on in this parable, since the master is cruel and merciless, clearly not reflecting the God we know from the rest of the Bible.

Perhaps Jesus is teaching us about the way of the world—that it's a brutal struggle, with the rich getting richer and the poor getting poorer.

Perhaps Jesus is acknowledging the reality that sometimes life is unfair, and in that world we have to do the best we can in whatever circumstance we find ourselves.

A few biblical scholars suggest that Jesus might be with the third servant, who is victimized by a system of greed and exploitation.

Elsewhere in the gospel we hear Jesus saying:

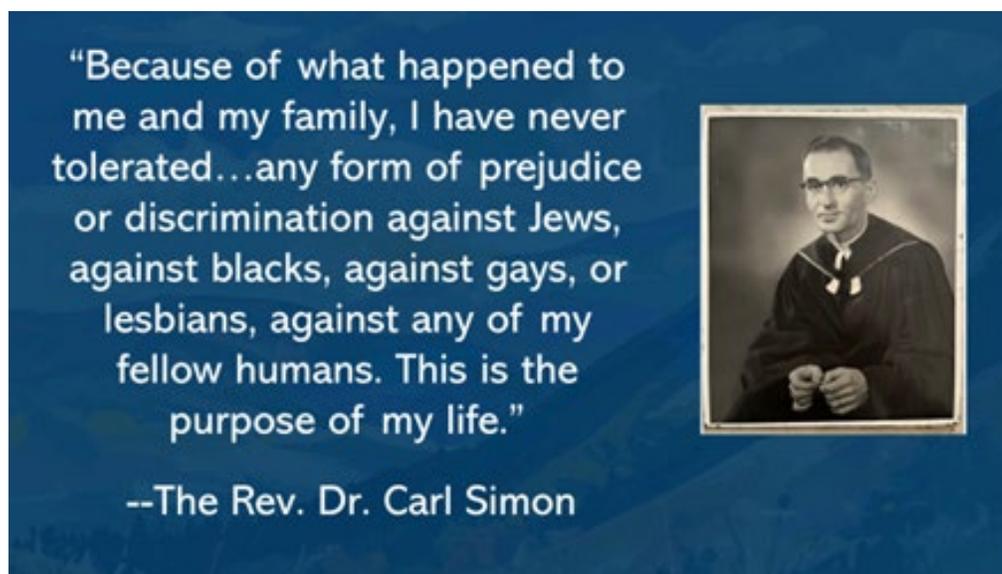
- Blessed are the poor in spirit, and blessed are those who mourn
- The first shall be last and the last shall be first.
- It is hard for a rich man to enter the kingdom of heaven.
- I was hungry and you gave me food. I was in prison and you visited me.

We all know people who have been victimized by unfortunate circumstances—from economics to relationships to health and more.

Sometimes we are those people.

How do we respond in such hard circumstances?

On Monday night, about 60 of us gathered in Bradfield Hall for a presentation about how someone responded to a more than unfair situation. The focus was on the life of Rev Carl Simon, a Presbyterian pastor and father of Covenant member Debbie Konkol. He was born in Germany and in the mid 1930s as tension mounted, in part because of Jewish ancestry, he left the country along with his twin sister. His father had died, and he would never see his mother again, as she was murdered by the Nazis in a concentration camp. Carl Simon ended up in the United States, proclaiming the good news of Jesus Christ as a tireless advocate for civil rights and for justice. His life reflected his affirmation:



He had a very hard life, but in that life, he found meaning and purpose.

Whether we've been given all the wealth and power and comfort in the world, or very challenging circumstances, God has great expectations of us.

- If you've been given a home, maybe you can invite someone over this week, especially given epidemic of loneliness and disconnection in our world.
- If you've been given wealth, maybe you can share with people in need, with so many non-profits struggling.
- If you've been given some time, maybe you can listen to someone this week.
- If you've been given a sense of concern about the state of our democracy, maybe you can raise your voice. On the back of the prayer list today, we have names, addresses, and phone numbers of elected officials.

If you've been given challenges or difficult circumstances, I hope you know that you're not alone, you're getting the help you need, and you also can find some way, like Rev Simon, to let your circumstances become a blessing to someone else.

You've been given today. Another day to be alive, maybe you can be kind.

Let us pray, loving God, in Jesus Christ you have given us new and abundant and eternal life. And from you, and from our own choices, and from the randomness of life, we've each been given a mix of blessings and challenges, and joys and hardships. We know you have great expectations for each of us God. So wherever we are, help us to know that we are loved by you, and help us to find ways to be a blessing to others. Amen.

Quote of the day:

“Expect great things from God; attempt great things for God.”

William Carey, 1792