Church At Home
St. Timothy's Lutheran Church – Pembroke, Ontario
Pentecost 25 November 15, 2026

Prayer of the Day
Righteous God, our merciful master, you own the earth and all its peoples, and you give us all that we have. Inspire us to serve you with justice and wisdom, and prepare us for the joy of the day of your coming, through Jesus Christ, our Savior and Lord. Amen.

The Holy Gospel: Matthew 25:14-30
"For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. The one who had received the five talents went off at once and traded with them, and made five more talents. In the same way, the one who had the two talents made two more talents. But the one who had received the one talent went off and dug a hole in the ground and hid his master's money. After a long time the master of those slaves came and settled accounts with them. 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.' 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.' 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.' 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.' 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 seed; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' 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? 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. So take the talent from him, and give it to the one with the ten talents. 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. As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.'

Homily

I greet you in the name of Jesus, our risen Saviour. Amen.

Years ago, an envelope would arrive in the mail addressed to myself. It is from the Great-West Life Assurance Company. I would look at it for a moment and then carefully opened it. The

papers easily fall out of the envelope. They didn't seem to get caught on any of the corners. It must be designed that way. They want to get the information into your hands quickly.

You may be asking yourself now, "So, what was in the envelope Bruce?" It is the summary of activity in my Registered Pension Plan. And, it is filled with information.

- It gave the value of the plan from the beginning of the period;
- the changes that occurred during the past six months;
- and finally, the value of the plan to date.
- Further down, it reported the rate of return for the past six months.
- Underneath this was the rate of return for the last twelve months.

It was time to call in the Financial Planner. You know; the one that comes and sits with you at your kitchen table. And what do they say to us: "To increase your rate of return you will need to consider investing in high-risk investments. You no longer can play it safe."

It seems to beg the age-old question: "Do I take a risk or do I play it safe?" This question must have entered the minds of the three men in this morning's story.

In the Parable of the Talents; a wealthy man prepares for a journey by entrusting his estate to his servants. The estate of eight talents is divided according to their abilities. Although the first servant receives five times as much as the last, each receives a significant sum of money. In Jesus' day, a talent was originally a monetary term, referring to a particular unit of gold or silver. The value is equivalent to fifteen years of earnings. To be entrusted with five talents was to be entrusted with more than a lifetime's worth of an average wage.

Five talents are then approximately equal to 75 years of earnings by an ordinary labourer. This is a lot of money!

The return of the master is certain, but the timing is unknown. After a long absence, the master returns and discovers what each servant has done with his property.

The first two servants do business with the master's talents and double his money. They do extremely well! In the eyes of their master, they have performed according to their potential. The master's response to each is the same. He commends the servants for being good and faithful, entrusts them with more authority, and invites them to enter his "joy."

The third servant takes a very different approach. He knew his master all too well. He knew his style of business: opportunistic, aggressive and close to being ruthless. This style of business made the man uncomfortable and literally afraid, yes afraid of the master. So, what does he do? He doesn't take a risk. He plays it safe. He digs a hole in the ground and puts his money, the whole one talent he places into the hole for safe keeping. This action in the first century was regarded as a good security measure. In a time of stock-market decline, this man looks very wise.

This is not a bad man. This is a prudent, careful, cautious investor. He is not about to take chances with this money. In the end, it was all there, every penny of it when his master returns. “Here it is. All of it , safe and sound.” For this, he receives harsh criticism from his returning master.

I can’t help wondering how it would have turned out if the first two servants had put the money in a high-risk venture and lost it all.

The master probably wouldn’t have been harsh at them. In fact, he would have applauded their efforts – for taking a risk.

It seems the third servant got a raw deal. The servants were given no specific instructions from the master. They were told to look after the funds. It was not the third servant’s fault that he spent his time in the field and didn’t take Economics 101 as the other two did.

I see this parable shared by Jesus not to be about doubling our money and accumulating wealth. It is about living.

You see, Jesus told this story to underscore an urgency his disciples were facing. He is no longer addressing the religious leaders of the day. He has signed off with them. They have rejected the message and messenger of God. The Parable of the Talents is for his followers. This is who Jesus is concerned about. He was coming to the end of his ministry, to the end of his life. He will be soon executed and the disciples will have to carry on. Yes, the ones who never get it. They will have to preach the message of the Kingdom of God. For Jesus, this is not a matter of, “It would be nice” if they were fruitful and productive. It will be required!

In the Parable of the Talents, Jesus makes it clear to the disciples and for you and me today: the gifts and graces we posses come from God, and God expects us to do something with them. God doesn’t want us to hide our gifts. God wants us to use them to announce the arrival of God’s kingdom, just as Jesus did. We are called to share our God given talents and through our actions they tell the message of God’s love, forgiveness, and faithfulness to the world.

My friends in Christ, there have been and will be many moments in our lives, where as the third servant fear will temper our risk. Yet, Jesus invites us to be his disciple, to live our lives as fully as possible by risking, by sharing our talents and expanding the horizons of our responsibilities. It is by faith that we leave our personal comfort zone. It is by faith that we reach out to the beggar on the street, the neighbour lying in the hospital bed, the mother who is raising three children on her own.

Living by faith is to be bold and brave, to reach high and care deeply. Living by faith is digging up our buried treasure and sharing its abundance with God’s people.

Amen.

Gathered into one by the Holy Spirit let us pray as Jesus taught us……..

Lord's Prayer
Our Father, who art in heaven, hallowed be thy name, thy kingdom come, thy will be done, on earth as it is in heaven. Give us this day our daily bread; and forgive us our trespasses, as we forgive those who trespass against us; and lead us not into temptation, but deliver us from evil. For thine is the kingdom, and the power, and the glory, forever and ever. Amen.

Benediction
The Lord bless you and keep you,
The Lord's face shine upon you and be gracious unto you,
The Lord look upon you with favour and give you (+) peace. Amen.

Dismissal
Go out in Joy. Encourage one another.
Thanks be to God.

STTLC Communique

In Our Prayers Today..... Casey Wierzbicki, Joanna Spencer, Mike Harrington, Lila Martinat, Irlavere Tubbe, Tracy Schori and Christa Reitlingshoefer.

Pastor Bruce will be on vacation from November 2 and returning on November 16. In the case of a pastoral emergency please call Pastor Jim Goos 613-401-8750.

NOTICE OF MEETING

Fall Congregational Business Meeting
Sunday, November 22nd, 2026
Jubilee Hall
Following the Morning Service

Purpose of the Meeting:

- Update from Council Chairperson
- Treasurer's Report
- Elect members to Church Council vacancies and other positions
- Other Business
  - Bequest Update
  - Call Update

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