Living In Light of the Mater's Return

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 15 November 2026

Preacher: Dov

[0:00] Well, good morning again. For the benefit of our guests, my name is Dov Cohen.! I'm one of the pastors here at Providence, and I have the utter privilege to open up God's Word for us this morning.

Today, the title of today's message is Living in Light of the Master's Return. We're going to be studying the parable of the talents from Matthew 25.
And the main idea for today, I'll say it slowly for anyone taking notes, the main idea for today is that because our Master will return, we must faithfully put to work what He has entrusted to us, looking forward to entering His joy.
So, and I'm going to give you the payoff of the sermon right up front. Here's the payoff for the sermon. It comes from a verse tucked away through the end of 1 Corinthians. 1 Corinthians 15, 58. Paul writes, Therefore, my beloved brothers, be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain.
[1:16] I want you to hold on to that promise this morning, knowing that your labor for the Lord is not in vain. Now, the parable of the talents is about stewardship.

It's about faithfulness. And most of all, it's about being ready for our Lord's return. Jesus is teaching His disciples how to live while they wait for Him to come again.
He's entrusted them, He's entrusted us, with responsibilities and resources and opportunities, and one day He will return and settle accounts.
So, what does it look like to live faithfully while we wait for Jesus to return?
And what awaits those who are faithful to Him? Let's read the passage together, and then let's dig in. So, Matthew 25, 14 to 30, the parable of the talents.
[2:27] For it will be like a man going on a journey, who called a servant and entrusted to them his property. To one, he gave five talents to another two, to another one, to each according to his ability.

Then he went away. He who had received the five talents, went at once and traded with them, and he made five talents more. So also he who had the two talents, made two talents more.
But he who had received the one talent went and dug in the ground and hid his master's money.
After a long time, the master of the servants came and settled accounts with them, and he who had received the five talents came forward, bringing five talents more, saying, Master, you delivered to me five talents. Here I have made five talents more.
His master said to him, Well done, good and faithful servant. You've been faithful over a little. I will set you over much.
Enter into the joy of your master. And he who also had the two talents came forward, saying, Master, you delivered to me two talents. Here I have made two talents more. His master said to him, Well done, good and faithful servant.
[3:50] You've been faithful over a little. I will set you over much. Enter into the joy of your master.
He also, who had received the one talent, came forward, saying, Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed.

So I was afraid. And I went and hid your talent in the ground. Here you have what is yours.
But his master answered him, You wicked and slothful servant. You knew that I reap where I have not sown and gather where I scatter no seed.
Then you ought to have invested my money with the bankers. And my coming, I should have received what was my own with interest. So take the talent from him and give it to the one who has the ten talents.

Downloaded from https://yetanothersermon.host

For to everyone who has will more be given, and he will have an abundance. For the one who has not, even what he has will be taken away.
[5:05] And cast the worthless servant into the outer darkness. In that place, there will be weeping and gnashing of teeth.

Dear God, would you bless the preaching of your word? All right.
To start out this morning, let's first consider the context of the parable of the talents. Parable of the talents is the book of Matthew. Gospel of Matthew. And Matthew's central aim, many of us know, is just so that Jesus is the long-awaited Messiah.
And through his use of the Old Testament, the account of Jesus' works, and his record of Jesus' teaching, Matthew demonstrates that Jesus is the long-awaited king.
Now, zooming in closer, this parable is part of what we call the Olivet Discourse. Jesus is preaching from the Mount of Olives, which is one of his favorite places to go. I got to go there when I was in Israel for my bar mitzvah, and it's really neat.
[6:17] You can see Jerusalem from the Mount of Olives. And Jesus' teaching, Matthew 24, 25 from there, is one of his last teachings before he's about to be crucified.

It was his last major teaching block. An essential question throughout this section is this. How should we live while we wait for Jesus' return?
Jesus' teaching his disciples not simply to expect his return. He's going to go away, and he's trying to prepare them to be ready for him to return, to live as faithful servants while their master is away.
And again, all this in his final extended teaching before his crucifixion. And so this is on Jesus' heart. He wants his disciples to live faithfully while he's away.
As in that context that Jesus preaches, he teaches the parable of the talents. So in that context, what is Jesus teaching us about how to live while we wait for his return?
[7:23] Let's look at the parable in three movements. Three movements. First, entrusted. Second, accountable. And third, joy or judgment.

Let's start by looking at the first movement, entrusted. A few observations from verses 14 and 15. First, the master is going on a journey, and he calls the servants to him and to trust them with his property.
And this is not a small amount of property. He's given out five talents, he's given out two talents, he's given out one talent. And a talent was worth a lot of money. Roughly 20 years' wages.
That's a lot of money. So the master was entrusting his servants with a lot, even the servant with one talent. He had 20 years' wages.
And as one of the great preachers of the early church, John Chrysostom noted, he said, let no man say I have but one talent and can do nothing. For you can, even by one, approve yourself.
[8:37] So Jesus was giving each man an opportunity to demonstrate his faithful stewardship, whether it be with five or two or one talent. Now second, notice of the master, he gave his servants differing amount of talents.

That's pretty obvious, but just notice that. And he gave it according to their abilities. The master, he doesn't entrust every servant with the same amount.
The servants have different assignments, different resources, and different capacities. But each is accountable for what he has been given, what he has been entrusted with.
Point being, the master, the master knew his servants personally, intimately. he knew what they could handle and what would best serve his purposes.
And this, this was grace. Before he asked them to do anything, the master handed them a fortune.
[9:48] Brothers and sisters, think about what God has entrusted to you. Your time, your health, your money, your relationships, your abilities, your opportunities, even the season of life that you're in right now.

None of these ultimately belongs to you. We've all, as we've sung about, we've all been bought for the price. Jesus bought us with his blood.
We don't belong to ourselves, we belong to another. And everything we have is a gift entrusted to us by our master. What matters next for us and for the servants in the story is how they, how we, respond.
So first, look at the five-talent servant. He, if you notice in the text, look closely, he goes at once and trades with the talents.

Downloaded from https://yetanothersermon.host

He was eager to put his master's property to work. He wanted to see it multiply for his master. He loved his master.
[11:00] He wanted to see his master's property multiply. He doesn't delay. He doesn't bury the money. He gets to work immediately. His actions demonstrate that he takes his master's trust and expectations seriously.

seriously. Now second, of the five talents to the two talents, men, these servants put their master's money to work and they both doubled what they received.
but the servant entrusted with the one talent as we know. He goes, and again, this was 20 years wages.
Think about that. He goes and digs a hole and buries his talent making no return on it. Interestingly, later, Jewish rabbinic teaching regarded burying money as a legitimate way to safeguard it.
Rabbi Shmuel from the Babylonian Talmud, he taught that money was best protected in the ground, which is kind of ironic.
[12:09] But notice what the master says the servant should have done. He should have put it with the bankers. Not a bold venture, not a heroic gamble, not taking a huge risk, but the simplest, most ordinary use that could have earned the master something.

The master, he didn't demand brilliance. He expected the servant, though, to do something with what he had received.
So, playing it safe is not the safest option with Jesus. More on that later. But for now, that's our first movement, entrusted.
Next, our second movement, accountable. Check out verses 19 to 27. The master was gone for a long time, his return was delayed, which is a reference to the theme of Jesus leaving his disciples for a time, that he would then come back, but that he would be delayed in coming back to them.
But the master, he does return, he does come back, and he settles accounts with his servants. And notice what the master is looking for when he returns.
[13:28] He didn't ask, did you keep it safe? He asked, what did you do with it? The first two servants, as we saw earlier, they went to work, they put the master's money to work, and they gained.

The third servant kept his talent perfectly intact. And Jesus, Jesus calls that wicked.
In the master's kingdom, faithfulness is not just preserving the deposit, faithfulness is putting it to work. Hear me carefully, the servants didn't manufacture, they increase.
They did work, they did expend energy and try their best, but the master is the one who gives the growth. So our job is to take what's given to us, our resources, our responsibilities, our opportunities, the truth that's entrusted to us, and to put it to work.
But the multiplying We leave in his hands. And that's why Paul can say, talk about in 1 Corinthians 15, 58, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain.
[14:47] Because we can trust that Jesus is a generous king who wants to multiply what he's given. And watch the five-town servant. He's dealt with the master entrusted to him, and he hears, well done, good and faithful servant.

You've been faithful over a little, I'll set you over much. Enter into the joy of your master. So let's just pause here, and let's just soak in that commendation.
Picture it. Not a trumpet, not a crowd, just the master looking at you.
and he knows. He knows about the nights that you were up with a sick child, the check that you gave that no one else knows about, the years that you taught the same class and you're wondering if those kiddos were listening, the hard conversation you had when it would have been easier to just be quiet.
He thought no one noticed, but he noticed. He was the one who gave you the strength for every bit of it. And he says, well done.
[16:17] Isn't that what all of us want to hear when Jesus returns? Well done. good and faithful servant.

And notice, the master, he is demanding. He does expect a return on his investment and he will give more responsibility which is a joyful opportunity to make more of a return back to him.
But he doesn't just give more responsibility, he gives his joy. He gives his pleasure. And that's what the faithful are invited into because the faithfulness the master finds in them is really just the fruit of the grace that he gave.

Downloaded from https://yetanothersermon.host

So that's the five talent servant and the two talent servant. Note, it's obvious, but note, he receives the same exact commendation. He was entrusted with talents and he returned two more.
And the master, he is just as pleased, just as pleased with this servant. So his application, this is a note for all of us here who are in Christ.
[17:38] There are people who would appear as have five talents, been entrusted with five talents. There's people here who it feels like you've been entrusted with two. and that's 40 years wages.

The point being, I don't think the master is calling us to look at what other people have been entrusted with. And he certainly doesn't want any of us to feel envy.
Rather, I think he simply expects his servant to receive, to put to work, and to make a profit on what they've been entrusted with.
So, if you're tempted to look at others and what they've been entrusted with, take your eyes off of them and fix them on the master.
Then go and put to work what he's entrusted to you. All right, let's take a minute. Let's think about the third servant. The one who received one talent, 20 years wages to receive, put to work, and gain.
[18:51] Notice the master's response to him, wicked and slothful. Here is wickedness at its most revealing.

And it's not as anticipated. Normally we think of wickedness in terms of lust or lying or dishonoring our parents. Instead, wickedness here is linked to stewardship.
To taking what the master's entrusted to you and doing nothing with it. This wickedness, this wickedness is personal.
The servant, he was entrusted with the master's personal resources. This isn't just business. This is the master's personal money, personal property.
So wickedness, sin, is not some breaking of a theoretical rule, but instead an offense against a person.
[20:03] And note, the third service problem was not his ability or the size of his gift. He had abilities, he was entrusted with a gift. It was what he believed about the master.

Look at the text. It said he was afraid because his master was a hard man reaping where he hadn't sown. Notice that the master doesn't argue the point. He says, in effect, even if that were true, you should have put it to work.
The servant's own excuse condemns him. Bad theology led to fear, and fear led to a hole in the ground.
Look at what he missed. He saw a master who takes, he didn't see a master who before asking anything handed him 20 years wages. He was right that the master expects to return.
He was wrong. But what kind of a master he is. So when you squander what your master's entrusted to you, remember, it's not merely poor stewardship.
[21:15] It reveals something about your heart towards him. And in particular, notice the two words shows in the judging of the servant. Wicked, yes, but also sloth.

Sloth here is shown to be an offense against the master. Think of what the servant has done. His master trusted him with a fortune. What does he do? He digs a hole in the ground and buries the property.
He takes what's belong to his master and does absolutely nothing with it. So we may call it prudence. Jesus calls it wicked, slothful.
Not just a missed opportunity, but wickedness. So don't dismiss loss as a harmless weakness. Jesus wants us to see the seriousness of a life that claims it was his master, but has little desire to serve him.
Which brings us to our third act, joy or judgment. Let's look towards the end of the parable. We see the master entrusted his servants. We see that he returned to settle accounts.
[22:26] Now comes the most sobering and perhaps the most wonderful part of the parable. Ultimately awaits his servants for two of them extraordinary joy.

For the third, terrible judgment. Those who are faithful with little, will be trusted with much in the age to come.
Faithful with little, faithful with much. And above all, the master welcomes them into his joy. We thought about that a couple minutes ago. Let's go real deep here.

Downloaded from https://yetanothersermon.host

I think back to about a month ago. My oldest son, he ran cross country this year. And at one point he got ill, he got sick, so he had to sit out for about a month. But then he took about, after he got better, took about two weeks, got himself back into shape, and he was able to run one of the hardest tracks in Missouri, very hilly, West Platte.
And he was able to run. I think back to him, and as he was running, he was just getting over being sick, I was like, dear God, would you just let him finish? And he finished.
[23:44] He did pretty good. what I was most proud and joyful about is he finished, he just said, Dad, I ran the whole race.

I didn't walk at all. And at that moment, I was just so proud of and joyful for him, and if I could just pour my joy into his heart, I would have.
And I wanted him to know it. I wanted him to experience the joy that I was experiencing over his perseverance. And brothers and sisters, that just gives me, I think it just gives us a little glimpse of what Jesus is describing here.
The master doesn't simply say, well done. He says, enter into the joy of your master. He invites his faithful servants to share in his own joy.
Can you just imagine that? One day, by God's grace, if we're in Christ, we will finish our race.
[25:01] And the one who entrusted us with everything, who sustained us through every trial, who supplied the grace for every act of faithfulness, he will welcome us into his joy.

Brothers and sisters, don't you want to hear those words? Well done, good and faithful servant. All right.
And then the judgment. Let's read this together. together. The master, one who had personally known and trusted his servant with the property. He says, verse 28, should take the talent from him and give it to him who has the ten talents.
For to everyone who has will more be given, and he will have an abundance. But for the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness.
In that place there will be weeping and gnashing of teeth. Look at verse 29. This isn't a rule that the wealthy get wealthier.
[26:10] It's how stewardship works in the master's kingdom. What is used for him grows. What is hoarded, hidden, or ignored is lost because it was never his to bury.

the third servant didn't lose his town when the master took it. He lost it the day. He buried it in the ground. This is verse 30 the last thing we hear Jesus say about and to you.
That you did nothing with what he entrusted to you. And that he's casting you into the outer darkness where there is weeping and gnashing of teeth.
Hear me. It's not the weary believer who is still looking to Christ. It's the person who has settled into a life of burying and who has stopped caring.
The weary believer repents. The third servant doubles down on his excuse. But when we are persistently slothful toward the responsibilities the Lord has entrusted to us, it should cause us to examine our hearts.
[27:32] Whether we're truly living as those who belong to Christ. We said earlier that we've been bought with a price. Are we living as if we are our own or are living as if we belong to another? Genuine faith produces a life of active allegiance to our master.

He's a good master. and it produces a life of active allegiance to our master. Not perfect performance, not unbroken enthusiasm, but a growing desire to know him, trust him, and faithfully serve him, making a return to him by his grace.
And if today you recognize that you've been living for yourself rather than Jesus, then hear this. Today can be the day of salvation.
Turn from your sin and come to Christ. He's not only the master to whom you must give an account, he's also the savior who gave himself for sinners.
So trust him, receive his forgiveness, and begin following him as your good, generous, multiplying Lord.
[28:54] Now, what does faithfulness look like for us who are in Christ and trust in him? Not comparing ourselves with others like we talked about earlier, not trying to earn Jesus' approval, and certainly not burying what he's given us to play it safe.

Downloaded from https://yetanothersermon.host

And certainly not trying to earn Jesus' approval. We live out of Jesus' approval, we are approved by Christ. We do this out of love for him. But it's loving our master, it's examining what he has trusted to us, and taking the next faithful step, even when it costs you something.
So listen closely, I'm not here to give life self-improvement advice, it's not what I'm preaching from this pulpit under Christ, but I do want to help you all to be good and faithful servants.
I want you to grow in faithfulness to our Lord and Savior, to love him more, and serve him well, especially in light of the fact that he, he's coming back, and will settle accounts at the time of his return.
So today, if you're convicted of not stewarding your life to be as faithful as you can, just repent. confess your slothfulness or your lack of planning, or your poor prioritization, or your lack of zeal, receive Jesus' forgiveness.
[30:30] Remember that he sacrificed himself for you so that you could turn to him, so you could run to him, and be forgiven of your sin, live in his justifying righteousness, live with God as your father, and then devote yourself to his service.

a couple heart-searching questions. One, when was the last time you just paused and thought for five or ten or thirty minutes about how you are currently using the resources that God has entrusted to you to make the best possible return to him?
And second, are there any resources in your life that you're currently squandering? Either through using them wastefully or not using them to the fullest. So let me give you an example, a couple examples of what this might look like.
Think about your time. What does burying your time in the ground look like? And maybe it's spending two hours on the phone at night, just scrolling, doom scrolling through your phone, not because you're resting or enjoying something good, but simply because you stop being intentional with your time.
What does putting your time to work look like? Maybe it's putting the phone away and opening up your Bible for 20 minutes. Or calling a friend who needs encouragement. Or simply giving the person in front of you your full attention.
[31:57] Think about your money. What does burying your financial resources look like? Maybe it's spending without thought because you're pursuing more possessions. Or refusing to be generous because you're afraid that you're not going to have enough.

And there's legitimate concern about that, but being generous is a good thing. What does putting your money to work look like? Providing faithfully for your family?
Living within your means, giving generously to meet needs and advance the gospel? Think about your responsibilities or your relationships and your abilities.
What does burying your relationships and abilities look like? maybe God has given you the ability to teach or to encourage or to lead or to show hospitality. We've never really put those gifts to work for the good of others.
What does putting them to work look like? Inviting someone into your home, discipling a younger believer, serving in the church, using the gifts God has entrusted to you to build others up.
[32:58] Brothers and sisters, I'm not suggesting that faithfulness looks identical for every person. But remember, one servant has received five talents, another received two, another received one. The question isn't whether you're doing as much as somebody else.

The question is, what has Jesus entrusted to you? And what are you doing with it? And if the Holy Spirit is bringing something to mind right now, don't simply walk away feeling guilty, confess for you've been unfaithful, receive the forgiveness Christ purchased for you, and ask him, for grace.
Now, repentance is where we start. Remember, what the third, what sent the third servant to the hole in the ground? He didn't know his master. So the deeper remedy is to know him and remind yourself of his sure return.
Spend time with Christ. Unhurried time, lingering in his presence, in front of his word, in prayer. Read the gospels, observe him, get to know him better, take note. Every day, try to walk away with one thing, with one thing, that you know a little bit fresher, a little bit deeper, or even knew about Christ.
[34:22] Christ. Get to know your master. And don't be remiss to ask the Holy Spirit to help you in this.

Downloaded from https://yetanothersermon.host

The Holy Spirit loves, loves to glorify Christ and to help us to know him better. So I ask him to give you insight into his character as you read.
Just ask the Holy Spirit, Holy Spirit, help me to understand what I'm reading and to see something fresh or new or deeper of Christ. And trust Jesus to change your heart in this.
If you put your life into his service, your affection for him will grow. You will learn to trust him more, love him more, and desire to please him more. Think about Matthew 621, for where your treasure is, that your heart will be also.
So put your treasure into Jesus' hands. take the next faithful step, put your time to work for him. Use your ability to serve others.
[35:27] Take hold of the opportunities he gives you, even when it's costly or uncomfortable, and your heart for him will grow. All right.

Again, this is a word of the end, but a couple of pointed words. The Lord has laid in my heart for you all. I think some of you all, you're working your hearts out for Christ.
You're laboring day after day to be faithful to your master, to steward your family, your finest, your time, and your abilities for his glory. And I want to encourage you. Faithfulness does not mean relentless activity.
Are you making time like we just talked about to sit at Jesus' feet, to hear from him and his word, and to enjoy his presence? Are you building enough margin to your life to enjoy the good gifts that God has given to you?
Yes. There's a time for hustle. There is work to be done, good work to be done, and the master, he will return. But remember that you are a servant and not the master.
[36:39] You're responsible to be faithful with what he's entrusted to you, not to carry the weight of the world on your shoulders. My desire for you is not simply that you would be busy for Christ, but instead that you would live a life of sustainable fruitfulness for him.

One mark by faithful labor and genuine rest and growing delight in the Lord. So as you examine your life, don't just ask, am I doing enough?
You can also ask, am I trusting the Lord enough to sometimes rest? Psalm 127 is, in vain that you rise up to bro and go late to rest, eating the bread of anxious toil, for he gives his beloved sleep.
And now second, a word for anyone here who recognizes that maybe, maybe in just a small degree, that you are coasting.
Maybe you've taken your foot off the gas, maybe you've served the Lord faithfully for years and you've grown a little comfortable. Or maybe you're younger and you've hit a wearying stretch.
[37:53] The baby cries at night. Work is demanding, life feels heavy, and little by little your zeal has begun to fade. Well, wherever you find yourself, I'd encourage you to keep your eyes on Christ.

If you've gotten a little comfortable, get back in the race. If you're in a wearying season, ask the Lord for the strength to keep going, but don't coast.
What if by God's grace, this next season in your life, could be your most faithful yet? What if, if you're in your 40s or your 50s or even in your 70s, what if that were marked by a deeper love for Christ, a stronger faith in him, and a renewed zeal, committed zeal to serve him?
So get back up, run hard, run well, not to earn your master's approval, but in dependence on his grace because you belong to him and he is worthy of your life.
Never retire from following Christ. Never retire from being his disciple, and until your master returns, keep seeking to be a good and faithful servant.
[39:28] All right, so let's bring it home. Jesus entrusted you with a fortune, your time, your money, your gifts, your relationships. That is grace, and it came before he asked you for anything.

He's coming to settle accounts, and for those who belong to him, there is joy, his joy. Well done, good and faithful servant, enter into the joy of your master.
As you walk out of here today, be encouraged where you see evidence of grace. Confess where confession is necessary. Reflect and plan, and then obey our good, gracious, generous, holy master.
And if you need help, ask for help. Talk to a community group leader. Talk to a friend in community group.
Talk to someone in your huddle. Just talk to a pastor, elder. Do this in community. And hold on to the promise we started with.

Downloaded from https://yetanothersermon.host

[40:40] Therefore, my beloved brothers, be steadfast. Immoval, always abounding in the work of the Lord, knowing that in the Lord, your labor is not in vain.

Because our master will return. He must faithfully put to work what he's entrusted to us, looking forward to entering his joy. The joy of being with him.
Let's pray. Jesus, you are such a good master. Thank you that you sacrificed yourself for us so that we could be in use, that we could follow you in your approval.
Lord, I thank you for your word. I pray you would help us to steward it well, to think deeply on it, to apply it to our lives, and with a tender heart to obey it.
Thank you. We praise you. In Jesus' name we pray. Amen.■■ we pray. Remember I going to speak to you we pray?ib We love you. Let's hear you.
[42:04] For people need you to hear you. Because it's what's going to take in your heart to him. When you die, on you they don't make you even their heart to come to any et our heart to even say près près près près près près près près près près près près près près près près près

Downloaded from https://yetanothersermon.host