

A DEVOTIONAL GUIDE

talentED

using your gifts for good

A Journey through Matthew 25

How the Parable of the Talents
provides a framework for
life, work, and ministry.



FOREWORD

Matthew 25 is one of the most remarkable passages of the Bible. Through three short parables it illustrates in dramatic fashion a journey into the kingdom of heaven.

Speaking to human longings for justice, significance and purpose, it reveals God's loving heart and discloses the meaning of human endeavor.

Jesus' teaching in this short chapter has inspired countless believers to new ways of living with new attitudes, new perspectives about the rich and poor, and new motivation to use their talents well.

Five Talents was founded based on the Parable of the Talents. As we've worked with poor communities around the world, we've found that the lessons in this chapter provide a reliable guide to life, work, and ministry. In studying these passages, we've seen thousands of individuals and churches learn to discover and develop their resources, inspiring hope and transformation.

It is my prayer that this collection of devotionals will also help you to unlock and develop your own talents for God's good purposes.



Dale Stanton-Hoyle
Executive Director, Five Talents USA

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Photos by Ross Oscar Knight for Five Talents

LESSON 1

The Master's Purpose

Bishop Martyn Minns

*“It will be like a man going on a journey, who called his servants and entrusted his wealth to them.”
(Matthew 25:14)*

Around the time when Five Talents was birthed, Angela and I were invited to tea with Queen Elizabeth II... along with a couple of thousand bishops, clergy, spouses and other assorted dignitaries. It was a splendid affair.

We were escorted in through the front gates of Buckingham Palace and everything was magnificent. The tea itself was superb. But there was something strangely disturbing about the whole proceeding. While I enjoyed being among the elite for a few hours, it all seemed unreal and curiously oppressive. There was something about the way in which people were lined up to greet Her Majesty that troubled me.

It seemed as if the faithful women and men who had lived sacrificial lives and who had risked everything for the Gospel, were pushed to the back of the crowd while those who simply knew the right people were at the head of the line. Everything around us reminded us that this was a very distinct hierarchy and most of us would always be at the back of the line... and that's the way it was meant to be.

The world of Jesus' time was not that different. Power and property were in the hands of a small elite and most people were desperately poor. But instead of organizing protest marches or leading a bloody rebellion, Jesus announced a very different worldview. It was a kingdom with radically different values.

What king would ever sacrifice himself for his people? Kings usually sacrifice their subjects, not themselves.

What king would wash his servants' feet or befriend his most despised subjects? Most monarchs keep their distance.

What king would start his life in a borrowed manger and end it in a borrowed tomb? Most kings amass fortunes.

Jesus turned their world upside down. It was hard for his disciples to grasp the radical nature of his message. It still is.

And so Jesus told lots of stories – parables – to help us understand. He talked about shepherds and sheep, farmers in their fields, women at work, and businessmen going on journeys. He described a world in which there are no “little people” – everyone is of eternal worth. It would be a world where we are not called to rule but to serve. The abiding symbol of this upside down kingdom is not a jewel encrusted crown, but a bloody cross.

In Matthew 25, Jesus shares three parables about this radical kingdom. And so I invite you to go on a journey with us. Together let's explore Matthew 25 and the Parable of the Talents.

Questions for Reflection:

Take some time to read through Matthew 25.

What stands out to you?

Does anything seem “upside down?”

What do you learn from this chapter about the Master's purposes?

LESSON 2

Keeping the End in Mind

The Very Rev. Dr. Laurie Thompson

“For when the foolish took their lamps, they took no oil with them, but the wise took flasks of oil with their lamps.” (Matthew 25:4)

I was reared in Toledo, Ohio where my father had a hardware distribution company. From time to time he would take me to his warehouse. I was always curious about how he would ship the tools and various products to the stores, and he was always happy to explain the process to me.

Then one day I was in store with my father and saw a fan that I wanted to buy. It was offered for twelve dollars, and he was surprised. After I bought it, I asked him why he was so surprised.

He informed me that his company had sold the fan to them for seventeen dollars. The store had lost at least five dollars in the transaction. I was confused. Why would they do that? My father explained: “They must have bought too many. To keep it stored in their warehouse over the winter would cost them more than it would to unload it at a cheap price. Timing is everything.”

The Parable of the Talents is preceded by another story about ten virgins. There are many parallels between these parables, and both address the management of time and resources.

The wise virgins in the parable were thinking ahead, and they understood how they needed to measure their time as well as their resources. Thus, they thought ahead in bringing full flasks of oil to have ready when they needed them.

This parable suggests that we need to have our end, or telos, in mind as we plan and measure our resources. As children of God, we anticipate the ultimate reign of God, and we measure things carefully in light of the future. What can we do to prepare for the arrival of the Kingdom of Heaven?

We do not want to be caught like the manager of that store I visited with unused fans that nobody wants. Likewise, we do not want the gifts and talents which God has given us to go unused or be wasted. Now is the time to ask ourselves how we can use those gifts to create an opportunity for the Kingdom to be established on earth as it is in heaven. We want to be wise and have our flasks of oil ready to be used when our Lord calls us forth.

Illustration:

For most of us, when we receive a wedding invitation it comes printed on a card in the mail. In parts of India and Pakistan today, the invitation is done quite differently, and may be closer to what happened in Jesus' time. During a traditional Baraat ceremony, friends and relatives of the groom are invited to follow the groom on a procession. Those who see the groom, hear the music, and are appropriately dressed will join the procession and follow the groom as he rides through town on a mare to the bride's home.

Questions for Reflection:

Has God given you any gifts or talents which you rarely use or that may be sitting on the shelf?

What can you do to prepare for the arrival of God's Kingdom?

Prayer:

Giver of all good gifts, inspire us to look forward to your coming, and to use the resources you have bestowed upon us to the building up of your kingdom, through Christ our Lord. Amen.

LESSON 3

Talent, Ability, and Calling

Five Talents Team

*“To one he gave five talents, to another two,
to another one, to each according to his ability.
Then he went away.” (Matthew 25:15)*

Did you one know that the talent is the largest measure of weight in the Bible? In fact, many scholars believe that one talent represented as much as 75 pounds of silver or gold. In today’s economy, a single talent of gold would be worth well over one million dollars.

When we recognize the immense value of a talent it helps us appreciate the great trust and opportunity the master gives to his servants. What a rare privilege to manage such a gift!

God has given each of us abilities and resources to use for good. These gifts are not our own, but are to be invested to further the Master’s purposes. The challenge is that we often neglect our talents, fail to recognize their value, or simply use them to serve our own purposes instead of God’s.

Over the past twenty years, Five Talents has helped women and men in developing countries to identify and develop their talents. Time and time again, we have found that even in the poorest communities and in the most desperate circumstances, there are untapped talents of great value. As entrepreneurs discover their talents, they also learn that their gifts are closely linked to their calling.

When was the last time you reflected on the talents you’ve been given? Well, here’s your chance.

Prayer:

Heavenly Father, your Word assures me that I am created in your image with beauty, dignity and honor. Help me to recognize, develop, and use the gifts and resources you have given me for the extension of your Kingdom and the glory of your Name. Amen.

Questions for Reflection:

The Bible teaches that each of us is a work of art, designed by God with exquisite beauty for his divine purposes.

Take this Five Talents A.R.T. test in your journal or on a separate sheet of paper. Answer the questions and reflect on how you're investing your abilities, resources, and time.

Abilities: These include God-given talents as well as skills that are developed through learning, conscious effort, and hard work. Make a list of your skills and talents. Which abilities do you tend to use more? Which abilities have you seen God use? Do you sense God speaking to you about new ways you can invest your abilities for His Kingdom?

Resources: What resources has God blessed you with? Make a list of key assets that come to mind. Consider how each of these assets may be invested for the Master's purposes.

Time: How do you spend your time during a given day or week? What activities are you involved in? More importantly, who are the key people and relationships that God has called you to invest in? What opportunities has God placed before you in this season of life?

LESSON 4

Hiding or Helping?

The Rev. Dr. Ross Kane

*“But he who had received the one talent went and dug in the ground and hid his master’s money.”
(Matthew 25:18)*

What might lead a person to hide their talents in the ground? We might even feel some sympathy for the man in this story who hid his talents. Surely he could have done much worse with the money he received.

He could have run away and stolen it. He could have spent it enriching himself rather than returning it to the master. But no, he did not steal the master’s money, nor did he waste it.

So why does he hide his talent? For that is what concerns the master. He hides it out of fear. In verse 25 he says, “I was afraid, and I went and hid your talent in the ground.”

Imagine him digging a hole and hiding the talent there. The picture could hardly be more appropriate: just as the talents remained inert in the ground, so the fear in this man’s life led to his own withdrawal and inaction.

Elsewhere in Scripture, the Apostle John writes, “perfect love casts out fear” (1 John 4:18). God gives each of us unique gifts, gifts unlike any other person. God invites us not to grip these gifts tightly, as if fearful that we may disappoint God.

Rather, God invites us to use our divinely given talents to take risks for kingdom of God. God gives us freedom so that we can take risks for the sake of love. Fear leads us away from this freedom, it leads

us to hide our talents, but God's love casts out our fear, so that we can use our talents to help build the kingdom of God.

Illustration:

In parts of the world where there are no banks or financial institutions, families often resort to surprising means to secure their money. In rural areas of South Sudan, for example, families often dig holes beneath their homes and bury their savings in the ground. In more than one case residents have complained to their community elders when their money had been eaten by ants!

Questions for Reflection:

Where in your life is fear leading you toward withdrawal—that is, toward the hiding of your talents—and away from the freedom that God has given you?

How is God inviting you to be creative and daring in utilizing the gifts and resources He has given you?

How could your response to God help build His Kingdom on earth as it is in heaven?

Prayer:

Lord, forgive me for the times I have withdrawn from your service or failed to love others because of fear. Cast out my fears and strengthen my faith. Help me to be unashamed and courageous in using your gifts for good. Amen.

LESSON 5

Biblical Stewardship

Bishop John A.M. Guernsey

“Now after a long time the master of those servants came and settled accounts with them.”

(Matthew 25:19)

Jesus teaches that our money and possessions can be assets in our relationship with God. We can use what he has entrusted to us in a way that honors him and draws us closer to him.

We see this in stories like the widow with two tiny, copper coins, who gave all that she had to the Lord and thereby showed more love for God than in all the superficial gifts of the wealthy. Or the Good Samaritan, who gave his own resources to care for the man beaten by robbers, and showed what it is truly to love one's neighbor. Or Zacchaeus, who was so transformed by Jesus that he gave away half of all he had and repaid fourfold all those he had cheated.

But Jesus also teaches that money can be a great threat to our relationship with God.

We see this in the stories like the rich young ruler, who, when called to give away all he had and follow Jesus, turned and went away sorrowful. Or the rich fool, who had so much money stored up that all he could think to do was to use it to tear down his barns and build bigger ones, so he would be secure and comfortable in his retirement. But the message to him was, “Fool! This night your soul is required of you. And these possessions, whose will they be?” So it is with those who are rich but not rich toward God” (Luke 12:20-21).

Jesus is saying that whether you are as rich as the rich young ruler or as poor as the widow with her two copper coins, what you do with your money is a spiritual matter. It affects for good or ill your relationship with God.

Think about the servants in the Parable of the Talents. How did the way they invested what was entrusted to them reflect their relationship with their master?

We are to use what God gives us in a way that glorifies him, giving joyfully and generously to those in need. One day we will all face the Lord and be called to account for how we have used every dollar he has entrusted to us. As Paul wrote, "It is required of stewards that they be found trustworthy" (1 Corinthians 4:2).

Questions for Reflection:

In what ways are you honoring God by the way you use what he has entrusted to you?

Where are you falling short of true faithfulness as a steward of God's resources?

What is the next step for you in your giving?

Prayer:

Lord, I desire for my relationship with you to grow. Help me to use my time, talents, and possessions to draw nearer to you and to invest in what truly matters. Amen.

LESSON 6

The Good and Faithful Servant

Rev. Cathie Young

“His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’” (Matthew 25:23)

These words have great power, especially considering the master in this parable is understood to be Jesus. Every Christian should long to hear these words from Jesus! It should be our goal to please Him.

The Bible teaches us that, “We are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them” (Ephesians 2:10). All believers were created, not just for salvation, but also for the good works God prepared for us. In the Parable of the Talents, the servants were intended and expected to be faithful. Likewise, God intends and expects us to be faithful in performing good works. Why? Because He is the One who prepared these good works for us!

The response from the master in Matthew 25:23 is also a foretaste of heaven. In Revelation 14:13, speaking about believers in heaven, we are promised, “that their deeds follow them.” Yes, the good deeds we do on earth will follow us to heaven! It is in heaven that the Christian will hear, “Well done, good and faithful servant.” This is another great motivation for seeking to please Christ - by acting on those good works God has prepared for us.

God loves each one of us and it is by simple faith that we are given the gift of Christ’s salvation. But after salvation comes a call by God to act in a way that is “good and faithful.” To be a good and faithful servant, we must seek the good works God has prepared

for us and act upon them. Be assured, nothing will be missed – your good deeds will follow you even after death into heaven. Praise the Lord!

Questions for Reflection:

Take a moment and check your motives for acts of service and ministry. Are they to please Christ or to please man?

What good works do you believe God has prepared for you? Have you been faithful in performing them, (or are there some good works which you have abandoned but which God has not forgotten)?

Have you ever considered your good deeds following you to heaven? As you think of this, which of your good works have most glorified Jesus, your Master?

Prayer:

Heavenly Father, thank you for all the blessings of life and for your wondrous work of salvation. Help me to be faithful to you each day. I desire to walk with you and serve you in my life and work. Guide me to be a good manager of the abilities, resources, relationships, and time you've given me. Help me to recognize and walk in the good works you've prepared for me. In Jesus name. Amen.

LESSON 7

Value and Investment in God's Economy

Rev. Robin Denney

*“ . . . you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.”
(Matthew 25:27)*

Is God's economy like our economy? One of the paradoxes of Christianity is that we know that we can do nothing to deserve God's infinite mercy, a treasure of immense value which is freely given. And yet we also believe that God requires something of us.

The Parable of the Talents helps us to understand our responsibility in responding to God's grace and provision. It gives a picture of a heavenly economy which is very much like our economy, where God's investment of great value in us can produce much or be squandered.

What comes of the investment, it seems in the parable, depends on the attitude of the servant rather than on the economic forces of the day. Does the servant believe that the master is good? Does the servant trust the master? Is the servant willing to take a risk on behalf of the master? Whose talent is it anyway?

“Invest!”, this parable shouts at us. Do not squander the love, faith, time, hope, money, resources, talent, creativity, and truth God has given you! Invest, even though the world is an uncertain and difficult place. Invest, even in the face of failure. Invest God's gifts because they are meant to be used and not to become stagnant. The outcome or the return on the investment is not up to us, nor

is it ours. God does not count the return on investment in the same way we do. After all, we also know that the first shall be last, and the last shall be first.

So determine what is of value in you and of you, and invest it in God's work. Do not fret over the cost or the return, leave the counting to God. Trust not in your reward, but in God's mercy. For no amount of investing can purchase God's mercy, which is equally available to the dutiful saint and to the sinful swindler who repents.

Questions for Reflection:

What value is in you? What do you have of value? Thank God!

What makes it hard to invest? Confess to God!

How might God be calling you to invest your talents? Ask God!

Prayer:

Compose a prayer which incorporates your responses to the questions above. Commit to praying it regularly over the next month.

LESSON 8

Grace, Work, and Happiness

Five Talents Team

*“Come and share your master’s happiness!”
(Matthew 25:23)*

Have you ever been frustrated, bored, or overwhelmed with work? Whether in the office, at school, or at home, work can feel like a chore. Yes, we live in a world where work involves toil and sweat (Genesis 3:19).

Yet the Parable of the Talents invites us to consider the relationship between work and happiness. In this passage, the faithful servants are invited to share in their master’s happiness as they complete a task and take on additional management responsibilities. Stewarding resources for the master is meant to be joy.

In God’s original design, work was a blessing and not a curse, not tedious or mundane. God entrusted Adam and Eve to work and take care of the garden. They were to enjoy its fruit and labor together in joyful relationship. The Hebrew word for “work” (*avodah*) can mean common labor or service (Genesis 2:5), but it also means “to worship” (Exodus 8:1). So work and worship are meant to go side by side and our work can be an act of worship!

Human work is based on God’s creative work. Guided by God’s will, we are called to use our intellect, energy, talents, and creativity to be “God’s fellow workers” (1 Corinthians 3:9). In fact, work represents a sacred opportunity to participate with God in his work of creation and redemption: planting and harvesting nourishing food, defending the poor and oppressed, fighting for justice, fashioning works of beauty, and building systems and structures to serve the needs of others.

In the Bible, man's work is not to achieve God's favor; rather it is a response to God's grace. There is satisfaction and celebration after a job well done. Work is to be balanced with times of rest and recreation.

Illustration:

I remember when I was younger watching the story of Snow White and the Seven Dwarves. Of the dwarves, Grumpy was particularly sour in his attitude toward work. Snow White began to whistle while she worked, and Grumpy and his friends learned the power of song. It's amazing how a little music brightened their attitude and motivated their work- and it can ours as well. So, go ahead and whistle while you work!

Questions for Reflection:

Do you generally think of work as a blessing or a curse? Why?

How does sin affect our work and our view of work?

How do you see the relationship between work and worship in your life?

Responding to God's grace, what type of work would you like to be involved in?

Prayer:

Master, help me to put my energy, talents, and creativity to work for You. I commit myself to You. Accomplish your good purposes and plans through me and may I find happiness and satisfaction in the work you give me.

LESSON 9

Weighing your Life's Work

The Reverend Jeffrey B. MacKnight

“Keep awake therefore, for you know neither the day nor the hour.” (Matthew 25:13)

This is Jesus' command to us, just before he tells the Parable of the Talents. Too often, I don't notice the context in which we receive a Bible story. Here, Jesus first reminds us to stay awake, to be at attention for the opportunities to serve God. Then he tells the Parable of the Talents.

We know the story well: each servant is given a sum of money to use while the master is away. Even one talent was a large sum of money. The master went away and left each servant to decide what to do with what he had been given. Two of them invested their talents; one buried his.

After working in ministry for 30 years, I sometimes feel like one of those servants. If I attempt to weigh my life's work, I might ask myself how I've done as God's servant: What have I been given? What have I done with it? What difference has it made?

Each of us is entrusted with different gifts, but the call to use them well comes to all of us. Sometimes I wonder if my work has made much of a difference – after all, the world is still full of poverty and distress. After preaching a thousand sermons, I still see people worshiping other gods: money, power, celebrity, even their favorite sports team! The Kingdom has not come on earth, as it is in heaven.

But right after this parable, I believe Jesus shows us how to weigh our life's work:

“Come, you that are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world; for I was hungry and you gave me food, I was thirsty and you gave me something to drink, I was a stranger and you welcomed me, I was naked and you gave me clothing, I was sick and you took care of me, I was in prison and you visited me.” (Matthew 25:34-36)

We are not responsible for bringing in the Kingdom; only Christ can do that. Instead, we’ll be measured on how we’ve cared for our neighbors, one by one. Have we shared what we have with a neighbor in need? Have we welcomed and befriended a stranger? Have we shared hope with a person who was despairing? Have we stayed awake and attentive to God? These are the measures of mercy by which our Lord judges us.

And that is how Five Talents works for a better world: offering help, hope and a better life to one person – one precious child of God – at a time.

Questions for Reflection:

How do you weigh the importance or value of your work?

How have you seen Jesus among the poor or those in need?

Take a moment to reflect on Jesus words: “Truly I say to you whatever you did for the least of these brothers and sisters of mine, you did to me.” (Matthew 25:40)

Prayer:

Lord Jesus, open my eyes to see you among the poor and needy. Savior, you have been so merciful to me. Help me to show mercy to others in your Name. Amen.

Notes



About Five Talents

Five Talents began in 1998 as a means for individual Christians and churches to respond wisely to the realities of global poverty.

Inspired by the Parable of the Talents, Five Talents uses an innovative Savings Group Model to help the vulnerable poor recognize, develop, and use their own resources for good.

Working with communities in some of the most disadvantaged and remote areas of the world, Five Talents partners with churches and helps build the capacity of local organizations to empower, teach and facilitate community savings, business skills, and Christian growth.

By God's grace, this has resulted in over 100,000 entrepreneurs trained, thousands of community savings groups formed, and over 45,000 businesses developed. As each entrepreneur grows her business, she increases her children's access to healthier meals, clean water, education, and healthcare - helping to build a strong and sustainable community.

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“We need to have our end, or telos, in mind as we plan and measure our resources. As children of God, we anticipate the ultimate reign of God, and we measure things carefully in light of the future.”

-The Very Rev. Dr. Laurie Thompson

talentED is designed to help you recognize, develop, and use your talents for good. Based on Matthew 25 and the Parable of the Talents, it features a collection of devotionals from pastors and Christian leaders. Use talentED for private reflection or study it together in your small group.



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