

Trinity Reformed Church of Northwest Connecticut

Biblical, Traditional, Conservative, Congregational

Lord's Day Worship for
June 28, 2026



trinityreformedct.org

"And He made from one man every nation of mankind to live on all the face of the earth, having determined their appointed times and the boundaries of their habitation, that they would seek God, if perhaps they might grope for Him and find Him, though He is not far from each one of us;" – Acts 17:26-27

"✙" = Please stand if you are able.

Welcome, Greeting & Announcements

Call to Worship – Deuteronomy 8:11-18

Leader: *Beware that you do not forget the LORD your God by not keeping His commandments and His ordinances and His statutes which I am commanding you today; otherwise, when you have eaten and are satisfied, and have built good houses and lived in them, and when your herds and your flocks multiply, and your silver and gold multiply, and all that you have multiplies,*

People: **Then your heart will become proud**

Leader: *And you will forget the LORD your God who brought you out from the land of Egypt,*

People: **Out of the house of slavery.**

Leader: *He led you through the great and terrible wilderness, with its fiery serpents and scorpions and thirsty ground where there was no water;*

People: **He brought water for you out of the rock of flint.**

Leader: *In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you,*

People: **To do good for you in the end.**

Leader: *Otherwise, you may say in your heart,*

People: **My power and the strength of my hand made me this wealth.**

Leader: *But you shall remember the Lord your God,*

People: **For it is He who is giving you power to make wealth,**

Leader: *That He may confirm His covenant which He swore to your fathers,*

People: **As it is this day.**

Prayer of Invocation and Confession

Gospel Absolution Text – 1Peter 2:24

***Hymn #116** – *"For the Beauty of the Earth"*

Scripture Reading – 1Thessalonians 4:7-12

Ancient Creedal Proclamation – Apostles' Creed (pg#845 in the red hymnal)

Offerings Presented

[Please put your tithe/offering in the plates before or after the service – Thank you!]

[Gifts labeled "Deacon's Fund go to aid those in need in the congregation.]

***Doxology #731** (red hymnal)

*Praise God from whom all blessings flow; Praise Him, all creatures here below;
Praise Him above, ye heavenly host: Praise Father, Son, and Holy Ghost. Amen.*

***Prayer of Dedication**

***Sung Psalm #29A** – “You Sons of the Gods”

Prayers of the Church & Lord’s Prayer (sins) – *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 sins, as we forgive those who sin 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. Amen.*

Reformation Creedal Reading – Belgic, 28A – Every One Is Bound to Join Himself to the True Church

Leader: *We believe, since this holy congregation (the church) is an assembly of those who are saved,*

People: **And outside of it there is no salvation,**

Leader: *That no person of whatsoever state or condition he may be, ought to withdraw from it,*

People: **Content to be by himself;**

Leader: *But that all men are in duty bound to join and unite themselves with it;*

People: **Maintaining the unity of the Church;**

Leader: *Submitting themselves to the doctrine and discipline thereof;*

People: **Bowing their necks under the yoke of Jesus Christ;**

Leader: *And as mutual members of the same body, serving to the edification of the brethren,*

People: **According to the talents God has given them.**

Ministry of the Word

Prayer of Illumination

***Sermon Text** – Matthew 25:14-30

***Gloria Patri #735** (red hymnal)

Glory be to the Father, and to the Son, and to the Holy Ghost; As it was in the beginning, is now and ever shall be, world without end. Amen. Amen.

Sermon – “Parable of the Talents”

A Sermon Series on Parables

Ministry of the Sacrament of the Lord’s Supper

Invitation & Warning

TRC practices guarded open communion. All who profess faith in Christ, have been baptized, have a basic understanding of this sacrament, and are in good standing with a biblical local church are welcome to the Lord’s Table. If you are uncertain whether you should partake, it is wise to abstain and speak with the pastor afterward.

Prayer

Words of Institution – Matthew 26:26-28 + Luke 22:19-20; 1Corinthians 10:16-17; 11:26

“While they were eating, Jesus took some bread, and after a blessing, He broke it and gave it to the disciples, and said, ‘Take, eat; this is My body which is given for you; do this in remembrance of Me.’ And when He had taken a cup and given thanks, He gave it to them, saying, ‘Drink from it, all of you; for this is My blood of the new covenant, which is poured out for many for forgiveness of sins.’ . . . Is not the cup of blessing which we bless a sharing in the blood of Christ? Is not the bread which we break a sharing in the body of Christ? Since there is one bread, we who are many are one body; for we all partake of the one bread. For as often as you eat this bread and drink the cup, you proclaim the Lord’s death until He comes.”

Partaking of the Bread and then the Cup

Prayer of Thanksgiving

***Hymn #499** – “Rock of Ages”

***Benediction**

Everyone is welcome to Coffee Hour Fellowship downstairs after church today

Announcements

- The church would like to thank the Ensmingers, and all those who attended the picnic on Saturday.
- The church would like to thank Rebekah for filling in as today's organist.
- **In July and August church starts at 9:30 AM.** There is no Sunday School during the summer months.
- **July 18th**, Saturday, there will be a **Pool Party / Picnic Pot-Luck** starting at noon at the Gabelmann's. Sandwich platters, beverages and an ice cream bar will be provided.
If possible, please bring a pot-luck food item. (We will gather rain or shine.)
- **October 10th**, Saturday, there will our annual **Oktoberfest** at the Aldrich's.
If possible, please bring a food item. (*Rain Date*: October 17th)

Regular Studies & Gatherings (for the summer)

- Sunday School, Tuesday Morning Study & Wednesday Study have stopped for July & August.
 - **Saturday Morning Prayer Group** at the Gabelmann's. (Please call Sheryl to confirm if the group is meeting that day, 860-309-7250.)
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ONLINE RESOURCES

TRC's Webpage:	TrinityReformedCT.org
TRC's Facebook Page:	facebook.com/people/Trinity-Reformed-Church/61554974150922/
TRC's Youtube Channel:	youtube.com/@TrinityReformedCT
Pastor Doug's	youtube.com/simplyreformed
Youtube Channels:	youtube.com/@PilgrimsOfPlunder

INTERNET PRAYER CHAIN

If you have any prayer requests for our prayer chain, please email them to Donna Ensminger at: **trcnwprayer@gmail.com**. (If you would like to join the Prayer Chain, also see Donna.)

LEADERSHIP

Elders:	Rev. Douglas Aldrich, pastor	860-379-1147	douglas_aldrich@sbcglobal.net
	Bob Ensminger	860-485-8738	robert.ensminger@arthurgrussell.com
	Rich Gabelmann	860-605-7852	rgabelmann0415@gmail.com
	Rev. Jonathan Haulenbeek	203-709-0784	jhaulenbeek@icloud.com
Deacons:	David Mattson (chair), Carl Bierce, Caleb Goodell, Mason Goodell, Dean Winters		
Sunday School:	Verna Aldrich	Music Coordinator:	Cindy Rines
Clerk:	Sheryl Gabelmann	Treasurer:	Cindy Rines

Trinity Reformed Church of Northwest Connecticut

Worship Starts At: 10:30 AM (9:30 AM in the summer)

Sunday Worship At: Winchester Grange (100 Newfield Rd; Winchester Center, CT 06098)

Mailing Address: P.O. Box 343; Riverton, CT 06065 – Phone: (860) 238-7399

Webpage: trinityreformedct.org – Email: trinityreformedct@gmail.com

Sermon Notes

"Parable of the Talents"

A Sermon Series on Parables

Matthew 25:14-30

June 28, 2026

Introduction

- 1) Today, a sermon about a parable of the Kingdom of God, about being ready for Christ's return.
- 2) We have done this before, and are doing it again, because when our Lord repeats Himself we should strive to listen carefully.

Recap of Parables in Matthew

- 1) Chapter 13, of Matthew, is the foundational chapter in the Bible for parables.
 - a) We are told that the most important, and foundational of all parables, the **Sower** (Matt 13:3-9,18-23), is about how the Word of God affects human hearts to bring forth eternal fruit or judgment. Mark 4:13
 - b) Thus, we are told why our Lord teaches in parables before the cross: Is 6:9ff
Bring judgment to hard-hearted and discernment to the righteous. Matt 13:10-17
 - c) We learn that in the visible church there will be both **Wheat and Tares** (Matt 13:24-30,36-43), the faithful and unfaithful, until Christ's return.
 - d) Yet Christ's Kingdom will grow, both externally in numbers and internally in holiness, like a **Mustard Seed** (Matt 13:31-32) and **Leaven** (Matt 13:33).
 - e) Because it is the thing of greatest value, like a **Hidden Treasure** (Matt 13:44) or a **Pearl of Great Value** (Matt 13:45-46).
 - f) And at the end of the age, all will be gathered together, like a **Dragnet** gathers fish (Matt 13:47-50) and there will be judgment; heaven for the righteous and hell for the wicked.
- 2) We heard of two Kingdom life parables in that great chapter about church discipline in Matthew 18.
 - a) During this age, we are not left alone, the Good Shepherd, Jesus Christ, will find His **Lost Sheep** (Matt 18:12-14) when they go astray.
 - b) Yet if Christ is so merciful to us, we must therefore be forgiving, lest we be like the doomed **Unforgiving Servant** (Matt 18:23-35).
- 3) Unfortunately, because of limited time, I skipped over some other parables in Matthew, to leave room for the famous ones in Luke to finish for this summer. The ones I skipped are important for the systematic flow of parabolic teaching in the Gospel of Matthew about the Kingdom.
 - a) The Kingdom belongs to God and He organizes it, and gives rewards as He so chooses, because we are but **Laborers in the Vineyard** (Matt 20:1-16).
 - b) In the parable of the **Two Sons** (Matt 21:28-32), true obedience is shown by those who are repentant and actually do their Father's will, instead of merely giving quick lip service upfront.
 - c) Because the Kingdom is about a New Covenant, and it will be taken away from those who cling to the Old Covenant and refuse to come to Christ and be a fruitful people, because such foolish people are like **Wicked Tenants** (Matt 21:33-46).
 - d) Many will reject the King's gracious summons to attend the **Wedding Feast** (Matt 22:1-14) of His Son. Even those who outwardly enter the feast must be clothed in the Son's righteousness to be pleasing to the King.

- 4) Of late we have been working through the parables in Matthew 24-25.
 - a) Like in the **Parable of the Fig Tree** (Matt 24:32-42) where we are called to be discerning of the time we live in, and be ready, because we do not know when He will return.
 - b) Especially those who feed the saints the Word of God, because there are rewards and harsh judgments for the **Faithful and Wicked Servants** (Matt 24:45-51).
 - c) Because we must be prudent and wise with what God has given us, like in the Parable of **The Ten Virgins** (Matt 25:1-13) and be prepared.
- 5) But do we just have to be in the wedding party?
 - a) No, thus today's parable, the Parable of the Talents (Matt 25:14-30).
 - b) The Master will return, and part of being ready, part of being faithful, is to have been productive with what the King has given us.
- 6) Let us ponder today's parable.

Matthew 25:14-24 – Faithful Slaves

- 1) The master is about to go on a journey and calls his slaves together. Matt 25:14
 - a) Remember, slavery was common in the ancient world.
 - b) Slaves could have very important managerial positions of authority in a household, estate, business, or even the government.
 - c) It is interesting that the Lord Jesus emphasizes a long time here, since we tend to focus on the “soon” passages. Both of which go together.
- 2) The master divides up his possessions/money Matt 25:15
and entrusts them to his slaves. Matt 25:18,27
 - a) He gives one slave 5 talents, another 2, and another 1.
 - i) Each is given according to the servant's abilities.
 - ii) This is not about fairness; the master can do with his wealth and slaves as he wishes, as the Parable of the Laborers in the Vineyard (Matt 20:1-16) teaches.
 - b) A talent is a huge sum of money. It is actually a measurement of weight.
 - i) 1 Talent equals 6,000 Denarii.
 - ii) A denarius is worth one day's worth of labor. Matt 20:2
 - iii) So, a denarius is worth roughly about \$200 today. (Assuming \$25 an hour.)
 - iv) So the wealth given out ranges from: \$6 million; \$2.4 million; and \$1.2 million.
 - c) The master expects these slaves to use his wealth wisely and productively.
 - i) Please note, this is not a father saying to his adult sons: Here is some money, go make something of yourself.
 - ii) Nor is it mainly about independent men receiving start-up money for personal advancement.
 - d) This is about the master's household, and his wealth, and it should be managed and used well, with faithfulness and discernment, until the master returns.
- 3) The one with the most talents “immediately” uses the 5 talents and trades with them, i.e. engages in some sort of business, and makes another 5 talents. Matt 25:16
 - a) Likewise, the one with 2 talents goes and makes 2 more. Matt 25:17
 - b) They are engaging in ordinary ancient commerce: Buying and selling goods, lending, investing in commerce, or otherwise using the master's capital productively, to bring gain into the master's household.
 - c) The last slave, takes his one talent of money and hides it in a hole. Matt 25:18

- 4) After a “*long time*” the master returns and settles up accounts with his slaves. Matt 25:19
- a) The slaves given five and two talents come and say “*Master, you entrusted five/two talents to me. See, I have gained five/two more talents.*” – Matthew 15:20,22
 - b) The master replies to each with: “*Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.*” – Matthew 15:21,23

Matthew 25:25-30 – The Lazy Slave

- 1) Then we read about the one given only one talent.
- 2) He goes to the master and says, “*Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.*” – Matthew 15:24b-25
 - a) The slave acknowledges the master is a “*hard man*” meaning that he is strong, demanding, severe, and even harsh in his punishments, as is his right.
 - i) The master is so powerful he gathers crops from fields he did not plant.
 - ii) This master is demanding and expects results.
 - b) Thus, this slave is afraid and hides the master’s money in the ground.
 - c) Note, the slave did not steal the money and freely acknowledges the money belongs to the master.
- 3) The master becomes angry. Matt 25:26-27
 - a) He calls the slave “wicked” and “lazy.”
 - i) Wicked means evil, of bad morals, worthless, and guilty.
 - ii) Because the slave has been idle and not active.
 - b) The slave has also been foolish.
 - i) He just admitted that he knew the master was a harsh, demanding, and powerful man.
 - ii) If he knew that then the slave could have at least put the money in a bank to earn interest.
- 4) The master orders the wicked slave’s talent to be taken away and given to the one who has ten. Matt 25:28
 - a) Remember, this is not payment to a slave, as if the master owes the slave something.
 - i) This is the master’s wealth to be used for his glory and his household.
 - ii) And the master can do with his property as he wishes.
 - b) Besides, it is simply wise to give the money to the most capable one.
- 5) The master then declares, “*For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away.*” – Matthew 25:29
 - a) Faithful stewardship leads to greater stewardship; fruitless stewardship exposes the servant as false and ends in judgment.
 - b) As we have been hearing frequently in these parables, the wicked are sent to hell.
 - c) The master commands, “*Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.*” – Matthew 25:30

Meaning

- 1) The broad meaning of this parable is clear.
 - a) We are to be ready; we do not know when our Lord will return.
 - b) When the Lord appears for judgment that is “*the Day of the Lord*.”
 - c) There are numerous days of the Lord.
 - i) Numerous times throughout Old Covenant history a particular time of judgment is called “a day of the Lord.”Is 13:6,9; Ezek 13:5; 30:3
Joel 1:15; 2:1-11; Amos 5:18-20
Obad 15; Zeph 1:7-18
 - ii) A day of the Lord was 70 AD for those who heard this parable the first time, when destruction came upon God’s Old Covenant house, the Temple.Dan 9:26-27; Matt 21:33-45
Matt 23:36-38; 24:1-34
Luke 19:41-44; 21:5-32
 - iii) A day of the Lord can come upon any church during this age, when there is testing and persecution.¹
 - iv) Individually, unless the Lord returns, we all at death will stand before the Lord and give account for our actions.Eccl 12:14; Matt 12:36-37
Rom 14:10-12; 2Cor 5:10
Heb 9:27; Rev 20:12-13
 - v) And, of course, there is the final Day of the Lord, when the Lord Jesus will return to judge all at the consummation of this age.Matt 25:31-46; John 5:28-29
Acts 17:30-31; 2Thes 1:7-10
2Pet 3:7-13; Rev 20:11-1
- 2) The slaves in this parable, as we have learned in other parables, focuses on several groups:Matt 13:23; 25:14-30; 28:18-20
John 15:1-8; Eph 4:11-16; 2Tim 4:1-5
 - a) The 1st century disciples, especially the apostles, who received a special calling.
 - b) All those who administer the Word.
 - c) All Christians because the Word will produce fruit in the faithful.
- 3) But to the critical question: What does a “talent” represent in this parable?
 - a) Our English word “talent”, meaning one’s abilities, gifts, and endowments, literally comes from this parable.
 - b) Be careful not to hyper-individualize talents, which is so common among modern Evangelicals.
 - i) There are crazy online “find out your spiritual gift” tests.
 - ii) So you can know your own personal special gift that you can use to help to advance the Kingdom.
 - iii) This is not what this parable is about.
 - c) Remember, this is about the Master’s Household and we are but servants.
 - d) He gives out the talents according to our abilities by His standards.
- 4) **Talents** / Goods entrusted in this parable are many:
 - a) *Including*: The worship of God, the ministry of the Word, prayer, sound doctrine, our various abilities, our callings and duties, the labors God has placed before us, and especially opportunities to show charity to our neighbor.
 - b) An exact list should not be given, leaving room for the Spirit.
 - c) But there is a clear order to our labors: First God and then our neighbor.
 - d) These things we must be good stewards of, and labor well in them.

¹ Matt 24:9-13; Acts 14:22; 1Cor 11:30-32; Phil 1:29; 1Thes 3:3-4; 2Thes 1:4-5; 2Tim 3:12; 1Pet 1:6-7; 4:12-19; Rev 2:5,10,16,22-23; 3:3,10,19.

- 5) As one of my favorite sayings goes: We are called to be faithful, not necessarily worldly successful.
- a) If the labor is spiritual, then the blessings are spiritual, Matt 6:19-33; John 6:27,63
 though they can have, by God's grace, a tremendous 1Cor 3:5-15; 9:11
 impact on the physical world. Gal 6:7-10; Eph 1:3
 - b) The teaching of the parable is not about worldly profit but accountable stewardship.
 - c) We have been put in charge of another man's property, and we will answer for how we use it.

Clarity

- 1) Forgive me for seeming to be a bit theologically partisan, but thank God for Reformed theology!
 - a) These texts make no sense if you have a low view of God's sovereignty, holiness, and glory.
 - b) They are about a powerful Master who owns everything, including us, who are by His servants.
 - i) The Master comes and goes as He pleases.
 - ii) He gives out talents as He sees fit.
 - iii) And He is a severe, demanding, and exacting.
 - c) Unless your theology starts with God and works down, none of this will make any sense.
- 2) Do you find any comfort that God in this parable is portrayed as severe, demanding, and exacting?
 - a) Is not the Bible clear:
 - i) *"For the LORD your God is a consuming fire, a jealous God."* Deut 4:24
 Which is found in both the Old and New Testaments. Heb 12:29
 - ii) *"But repays those who hate Him to their faces, to destroy them; He will not delay with him who hates Him, He will repay him to his face."* – Deuteronomy 7:10
 - b) But isn't Jesus the nice version of God?
 - i) You mean the One who has been ending almost every parable we have been looking at with the eternal punishment of hell?
 - ii) As the Old Testament speaks about Him: *"Worship the LORD with reverence and rejoice with trembling. Do homage to the Son, that He not become angry, and you perish in the way, for His wrath may soon be kindled. How blessed are all who take refuge in Him!"* – Psalm 2:11-12
- 3) This blunt talk is to make us understand the God we are dealing with.
 - a) Not some creation of our imagination, which is just idolatry.
 - b) And to move us out of our lethargy and into faithful obedience.
 - c) To make us understand that our Lord demands faithful service.

Application

- 1) Yes, we serve a holy, severe, demanding, and exacting God, which is terrifying, as it should be.
- 2) But there is much comfort, charity, and grace in this fact, as there is in this parable.
 - a) For when this God speaks, there is no doubt.
 - b) Because He reaps where He does not sow, and gathers where He has scattered no seed.
- 3) All that you have, and are called to do, is before you, because it is from God.
 - a) We receive *"each according to his own ability."* – Matt 25:15b
 - b) The sovereign Lord has called us to the duty set before us and has given us those abilities to remain faithful.

- c) It is true as we read, *"From everyone who has been given much, much will be required; and to whom they entrusted much, of him they will ask all the more."* – Luke 12:48b
 - i) If we are blessed with much, much is required.
 - ii) If you have little, which is still a blessing, then be faithful with that.
- d) But not everyone is given the same amount.
 - i) God knows our abilities and judges us accordingly.
 - ii) The one who produces 2 gets the same blessings as the one who produces 5.
 - iii) Both hear: *"Well done, good and faithful servant."*
- e) And we are judged not by the pressure of trying to obtain impressive worldly outcomes, but by simple, humble, consistent, faithful, stewardship.
- f) The condemned servant is not condemned for producing "too little."
 - i) He is condemned for burying what was entrusted. His failure is sloth and unbelieving misjudgment of the master.
 - ii) You don't have to be an servant in a huge, famous church, you just have to be faithful in the one you are in - whether it is big or small.
(Remember the 7 churches in Revelation 2-3.)
 - iii) You don't have to take care of everyone's loved ones, you do have to take care for those in-need before you, especially those you are in covenant relationship with.
- g) Matthew 6:33-34 – *"But seek first His kingdom and His righteousness, and all these things will be added to you. So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own."*

5) And where do we find His righteousness?

- a) Read the Gospel of Matthew and be terrified, we are dealing with a Holy God and His Son speaks frequently about eternal judgment.
- b) But, remember how the Gospel of Matthew ends.
 - i) Not is a glorious worldly successful church empire.
 - ii) Not with demands of perfect obedience to a new Law.
 - iii) But in the cross.
- c) We are not justified by our talents.
- d) We are justified by Christ's perfect talents credited to us, which we receive by faith alone.
- e) And from that liberation how can we not desire to labor for His Kingdom?

6) Besides, the main thing we have been entrusted with is worshiping Him through the administration of the Gospel!

- a) The very thing that declares to us God's perfect love to us in Christ.
 - i) That we are no longer slaves but His beloved children.
 - ii) And collectively we are His beloved bride.
- b) And from that, how can we not do that second most important labor, to love our neighbor.

7) It is easy to say the Gospel, and it is easy to say "yes" to the Gospel.

- a) But it is always easy to take all the blessings of God and bury them.
- b) Don't be like the lazy slave.

8) Instead come to the Communion Table and hear, *"enter into the joy of your master."*

9) And from that, go from this Public House of Worship and be faithful with what God has given you.