

Risking and Investing Matthew 25:14-30

This past week I took a step of faith and made an investment. For some weeks, Mary Alice and I have been praying about how we could help our daughter and son-in-law get into a house. After all, who wants to spend \$850 a month in rent, money that you will never see again?

There's always that initial shot of adrenaline when you think you've discovered the house or property that you've been looking for. The initial "rush" is tempered, however, when you actually come to the point of making an offer, receiving the counter offer, and signing on the dotted line. There you're faced with the brutal reality of risking and investing.

Jesus has a lot to say about this idea of taking what we might call the "risk of faith" as we invest our lives in God's kingdom work. My mind immediately goes to a well-known parable that Jesus once told. It's found in Matthew 25:14-30. It begins this way.

Again, it [i.e. the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted his property to them.

To get a hold of what Jesus is saying we need to place this story within its broader context. In fact, the first word of the parable, "again," links it to what precedes. We see from the opening verses of chapter 24 that Jesus is on the Mount of Olives, just to the East of Jerusalem, when the disciples come to him and ask him a very important question: What will be the sign of your coming and of the end of the age? It is in these two chapters that Jesus answers this question by means of three parables: the parable of the wise servant (24:36-51), the parable of the ten virgins (25:1-13) and the parable of the talents (25:14-30).

That's also why Jesus goes on to say that the Kingdom of heaven "will be like a man going on a journey." Jesus is here preparing his followers (and you and me) for that period of time when he would be absent.ⁱ In fact, in all three parables, Jesus is answering the question: *What makes a disciple ready for my return?* The parable of the wise household servant says, "We must be ready!" The parable of the ten virgins says, "Be alert!" And this parable of the talents says, "Be faithful!" The household servant is to be *wise*; the virgins are to *wait*; the servants are to *work*, but all three in view of the Jesus' return.

If the "man going on a journey" speaks of Christ, then the servants in the parable represent you and me – those who claim to follow Christ. Matthew, in recording Jesus' words, had the choice of several terms all of which can be translated "servant." Several of these terms are more noble in meaning, referring to an attendant in a house or even a political leader (cf. Romans 14:4; 13:4). But the word chosen here is best translated simply "slave." A slave is one who is bound to his master, whose whole life is swallowed up in serving his master. A slave is one who has no rights of his own.

But here is what I especially want you to notice. The verse says that the owner "entrusted his property to them." So not only are these servants *slaves*, but they become *stewards*.ⁱⁱ Whatever

the “talents” represent in this parable, they signify the Lord’s property. It’s not something that we give to God, but that God entrusts to us. This is the perspective of a true servant and steward.

So here is the first principle in this parable: All I have comes from God and belongs to God. I am only a steward of His possessions. When you and I make this leap (seeing God as the owner of everything), we will begin to see our possessions and particularly our finances in a different light.

For example, if you made \$800 last week and I ask you, “How much of that belongs to God?” and you reply, “Why, of course, \$80!” ... then you’ve just totally missed the first principle of this parable. No, it all belongs to God. You have your name on your checkbook, but – if you’re a servant of Jesus Christ – that checkbook belongs not to you but to God. I have my name on my credit card, but – if I’m a servant of Jesus Christ – that credit card belongs not to me but to God. My wife took my last name when we married, but she belongs ultimately to God first. In most cases, our children carry our last name, but they belong ultimately to God. And what God sovereignly allows in their experience is His business! And so it is with all that we have the tendency to call “mine.”
[Apply to local church?]

Jesus continues the parable in verse 15 where we see the second key principle of this parable –

To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.

One reason people have misunderstood this parable is because they confuse the word “talent” mentioned here with what we understand “talents” to be, i.e. natural abilities. No, Jesus is here talking about a weight of money and *not* natural abilities.

In the biblical world, a silver talent ranged in worth from \$1,000 to \$2,000. A gold talent could be worth more than \$30,000. The purchasing value of this money is put into perspective when we realize that a common laborer at this time could work all day for about 15 cents.ⁱⁱⁱ In other words, a pretty hefty sum of money was entrusted to each one of these servants.

And here we find the second key principle of this parable. It is this: As servants, we have all been entrusted with God’s “talents” *according to our ability*.

What this tells me is that God knows you far better than you know yourself. He knows exactly how he made you. The Bible says, “*Your hands shaped me and made me*” (Job 10:8). He knows your ability to manage as a wise steward what He entrusts to you. God knows that the two talent person will probably never be a five talent person. So the issue here is *not* amount, but aptitude and ability. Good stewardship of God’s property begins with being content with the abilities, gifts and opportunities God has given you rather than coveting that which He has given someone else.

We continue in verse 16 –

The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money (vv 16-18).

Two of the servants immediately began to put their talents to work. And the interest they gained was phenomenal. We're talking about 100% interest. But look at the third servant. He valued safety over risk. He didn't even trust the bank. He goes to his backyard, digs a hole and buries his talent.

Here is the third principle we see in this parable. Those who have a heart for the King and the Kingdom, take risks. They put to work all God has given them. But there are those who are afraid, who are not willing to use what they have. They prefer to "sit" on what they've been given. *Where there is no investment, there is no increase. Where you risk nothing, you gain nothing.*

Without a doubt, one of the scarier moments of my life was when I found myself on the top of a downhill ski slope in the French Alps, near Chamonix (not far from Grenoble). I was with one of our supporters – as we were missionaries at the time. I had had a few introductory lessons in downhill skiing. But the problem was, this friend of mine thought I was a lot better than I really was.

Now in France, there are four grades of slopes: green, blue, red and black. So rather than heading for the green or blue or even red slopes, this friend of mine went right off for the black .. and took me with him. I'll never forget peering down that long white slope that seemed to disappear into nothingness. It looked endless, and terrifyingly steep, and foolishly dangerous, complete with moguls about a third of the way down. I think his last words to me were, before he took off first... "David, remember...bend your knees, keep your head up and *lean into the decent.*" Aren't many of life's challenges that way? You *lean into them* and move ahead, taking the risk, or your *lean back away from them* and play it safe.

While the talents of this parable speak first of all of money and possessions, I believe we can fairly extend the application to include all that God has entrusted to us, including the spiritual gifts God has given each of us and the opportunities for service that he lays before us. Take spiritual gifts for example. We often only discover our spiritual gifts as we step out in faith and seize the moment of opportunity. But you have to decide to venture, to risk, for Christ's sake. And when we do, we grow. Just like those talents that multiply, so we too change and grow and mature.

Maybe you are even today at a moment of crucial decision in your life. You have before you an opportunity for investment for the sake of the King and His kingdom. Maybe God has been speaking to you about the way you use the financial resources He has entrusted to you. Maybe He has been nudging you to take a step of faith. Or maybe He is speaking to you about a particular opportunity of ministry, but you have held back. The "risk" has paralyzed you in your tracks. You are before that fateful decision: Will I step out in faith and serve and invest? Or will

I draw back and seek safety and security? You see, there are those who “sit” on what God has given. They are afraid to venture out, to try new avenues of service. *Where there is no investment, there is no increase. Where you risk nothing, you gain nothing.*

Jesus continues –

“After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’ “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ “The man with the two talents also came. ‘Master,’ he said, ‘you entrusted me with two talents; see, I have gained two more.’ “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’ (vv 19-23).

Here we see the fourth principle of this parable: Stewardship is always, *always* determined by *faithfulness* not *success*. It’s determined by one’s *attitude*, not the *amount* of responsibility or return.

Let’s break that down. The key issue is not how *successful* one is, but how *faithful* one is. The first two slaves, at the owner’s return, received commendation, extra responsibility, and joy, even though they had been entrusted with varying amounts. The two-talent servant is commended with exactly the same words as the five talent servant: “Well done, good and faithful servant.” Not all three servants are equally *gifted*, but they all have the same opportunity to be equally *committed*.

The Apostle Paul puts it this way: “Now it is required that those who have been given a trust must prove faithful.” (1 Corinthians 4:2-3). When Mark Hatfield toured Calcutta, India and met Mother Teresa, he asked her, “How can you bear the load without being crushed by it?” She replied, “My dear Senator, I am not called to be successful, but faithful.”

The same holds true for us as a church. It is a great comfort to me to know that we as a church are simply called to be faithful with what God has entrusted to us. By the way, just a word here about our recent process with Joy Central, proposed initiative of outreach into our community. I and the elder leadership recognize, and some have justifiably pointed it out to us, that when it came to faithfully communicating the ever-changing costs of Joy Central, that we failed miserably in keeping the congregation aware of those costs. We recognize that. We have stated it in written form. But I also wanted to underscore it verbally. We apologize for that and sincerely ask your forgiveness. With all of our heart, we desire to be faithful with what God has entrusted to us as a church.

If faithfulness characterizes the first two servants, irresponsibility characterizes the third. Notice in verse 24 –

“Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’ “His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. (vv 24-27)

It’s interesting that the master doesn’t fall for the servant’s ploy. His simple response is (and it’s appropriately translated as a question in the NIV), “So you really thought that I’m that kind of person, did you? Then all the more reason to have properly invested what I entrusted to you!”

It’s rather strange that this third servant does nothing but bury the talent! You would think that at the least he would have invested the money in the bank so that it would have earned interest. Apparently, he felt that the master wouldn’t share the profit with him if there had been any and that, if he failed in the investment, he would be severely rebuked.

Why did the third servant fail to multiply what was given to him? One is fear. In fact, he says that himself: “So I was afraid and went out and hid your talent in the ground.” Some of us are like that third servant, afraid to step out in faith. Afraid to risk. Afraid to give generously to God’s work, fearing that we may not have what we need ourselves. The single greatest factor in poor stewardship among believers is probably not selfishness, but fear. Bottom line, we are afraid to trust God.

But there is another factor that holds us back from the faithful investment of what God has entrusted to us. It’s tied into the whole reason Jesus is telling his disciples these parables in the first place. Remember, all three parables in these two chapters focus on Jesus’ return. I suspect that, even though this third servant gives such a lame excuse for his unfaithfulness, bottom line he really didn’t believe that his master would return. His reasoning may have gone like this: “If I put the money in the bank, I’ll have to register it in the name of my master. Then, if my master doesn’t return, his heirs can claim it all and I’ll be left with nothing. But if I bury it in the ground, then there’s no record of it. If my master doesn’t come back (and he probably won’t), then at least I’ll have the one talent. And if he does come back, at least I won’t be accused of dishonesty because I’ll be able to produce the talent.”

Remember those words my friend left me with on the top of the ski slope? “David, remember, bend your knees, *keep your head up*, and lean into the descent.” We can’t really lean into the risks of faith that God places before us, unless we lift up our heads and fix our eyes and hearts firmly on the return of our Master. You see, when we focus on his return, the foolish, temporal things that so often drain our attention and deplete our emotions, begin to lose their grip on our lives. Only as we focus on Jesus’ return can we begin to clearly discern the priorities that *God* wants us to be faithful in pursuing. Most of us don’t have problems with faithfulness when it comes to certain priorities. The problem comes in determining *whose* priorities you are faithful in pursuing. Are they God’s or yours?

The results of neglecting the Master's priorities are pretty grim. Notice verses 28-30:

Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.' (vv 28-30)

I don't have time here to deal with the theological implications of these verses. You can go to the web, download the message and read that.^{iv} But I do want to draw out the principle which is this: Those who are faithful with what they have will be given even more. But those who are not faithful, even what they have will be taken away. We must not pass by this.^v

Those who are faithful with what they have will be given more. In this parable, they not only present to the master 100% interest on the talents they were originally given. But they also share in increased responsibility and increased happiness. On the other hand, for the one who is not faithful, even what he has is taken away.

If the talents in this parable speak of all God has entrusted to you – your finances, your spiritual gifts, your possessions, as well as the *opportunities* that God gives you to wisely invest that in his service – then the question for you and me is: What am I doing with what God has entrusted to me? Do I choose to play it safe, not take the risk, and “bury” my opportunity? Or am I willing to “live dangerously,” run the risk, step out in faith and seize the opportunity? Are you willing to say, “OK, God, out of my comfort zone, what do you want me to do?” You see, the opportunities of service that God lays before us are crucial moments of decision in our lives. Though the risk may be great (from a human standpoint), the joy on the other side makes it worth it all.

One day you're going to stand before God and He's going to ask you, “What did you do with what I gave you?” “Well, God, I was a little busy with my ambitions and plans. I never got around to seizing the opportunity to give and to serve.” Wrong answer! What I want to hear him say is, “Well, done, good and faithful servant! You have been faithful with a few things, so I will put you in charge of many things. Come and share your master's happiness.”

You have on your sermon notes as well as in the pew pocket in front of you a response form that reads like this:

Like the first two servants in the parable of the talents, I want to invest in God's kingdom work by...

- Increasing my giving to _____ % of my income.
- Investing in a particular ministry to others. Specifically, I will...

ⁱ Though some feel that these parables have specific application to Jewish believers during the period of time known as the Tribulation, they certainly have much to say to you and me today in this time of waiting for Christ's return.

ⁱⁱ You might wonder, however, why these slaves would be entrusted with such responsibility. It was not unusual in the ancient world for a man to turn his property over to a servant who would then administer his business for him while the owner was absent (cf. Matt. 24:45). Slaves at this time experienced a good deal of freedom and responsibility. It is estimated that one-half of the Roman Empire was composed of slaves. There were about 60 million of them. Many were well educated and had been captured in war and brought into the Empire and made slaves. There were slaves in just about every sphere of life. They were not simply manual laborers, but also doctors, teachers and administrators. In fact, there was a movement at this time in the Roman Empire, which began in about 80 BC, to release slaves and establish them in a trade or profession.

ⁱⁱⁱ John F. Walvoord *Bibliotheca Sacra* July-Sept 1972 (Vol 129 # 515), 207.

^{iv} Who is this third “servant?” Is he a believer or an unbeliever? And what is the place of darkness where there is weeping and gnashing of teeth? That phrase “weeping and gnashing of teeth” is used five other times in this one Gospel alone. It refers to...

...the religious rulers who refuse the offer of the Kingdom (8:12)

...the weeds sown among the wheat (13:42)

...the bad fish collected with the good fish (13:50)

...the guest at the king’s banquet without wedding clothes (22:13)

...the hypocritical servant (24:51)

So all the evidence points to the fact that this third servant is *not* a believer. He is faced with opportunity for service and joy, but he turns away. So even what he has is taken away. He refuses to believe in the master’s return. He is interested in one thing – holding on tightly to what has been entrusted to him and never, ever taking the risky step of faith resulting in serving God and others in love.

^v This principle is so important and is repeated again and again in the gospels. For example, in Matthew 13:12 Jesus says, “Whoever has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.”