

Risk and Reward

Matthew 25:14-31

First Presbyterian Church, Charlotte, NC

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For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.

The one who had received five talents went off at once and traded with them, and made five more talents.

In the same way, the one who had the two talents made two more talents.

But the one who had received the one talent went off and dug a hole in the ground and hid his master's money.

After a long time the master of those slaves came and settled accounts with them. Then the one who has received the five talents came forward, bringing five more talents, saying, "Master, you handed over to me five talents; see, I have made five more talents." His master said to him, "Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master."

And the one with the two talents also came forward, saying, "Master, you handed over to me two talents; see, I have made two more talents." His master said to him, "Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master."

Then the one who had received the one talent also came forward, saying, "Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours. But his master replied, "You wicked and lazy slave! You knew, did you, that I reap where I did not sow and gather where I did not scatter? Then you ought to have invested my money with the bankers, and on my return I would have received what was mine with interest. So take the talent from him, and give it to the one with the ten talents. For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away. As for this worthless slave, throw him into the outer darkness where there will be weeping and gnashing of teeth."

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I'm relatively certain the third slave in this morning's parable would not call what we just heard "good news."

Not only was this third slave called wicked and lazy, he was also stripped of his investment portfolio and jettisoned to outer darkness where there was nothing but weeping and a gnashing of teeth.

And for what?

He protected his master's investment.

He didn't squander the money.

He didn't embezzle it.

He handed back to the master exactly what had been given to him.

I recall preaching on this parable in November of 2008.

Maybe you remember. For a lot of people, it felt like we were living in a time when there was darkness and nothing but weeping and a gnashing of teeth.

When I preached this against the backdrop of a 50% drop in the stock market it made that third slave seem a lot wiser than he might have otherwise seemed. If the master had shown up in the fourth quarter of 2008, it makes you wonder if this parable might have ended differently.

Perspective matters.

There was a reason why the third slave didn't invest his talent – but it had nothing to do with how well the market was doing. The third slave failed to invest his talent because he was afraid. He was afraid of the master...someone who he thought was harsh...someone who he thought would reap where he did not sow.

New Testament scholar Tom Long writes that, in theological terms, "the third servant gets the peevish tyrant God he believes in. This story is not about the generous master suddenly turning cruel and punitive; it is about living the consequences of one's own faith."

I am in the business of walking with people as they work out their relationship with God. And what I've found is that Tom Long is exactly right: it is amazing how much a person's assumptions about God define their experience of God.

Maybe you've bumped into the same kinds of perspectives on God that I have: the person who understands God to be an uptight supervisor...clipboard in hand, noting our every misstep, ready to call us to account. The person who thinks of God as removed – aloof – absent from the day-to-day reality of our lives. The person who believes the goal of our faith is to make us comfortable. Or that faith is designed to

helps us see the world in black and white...to separate the holy from the unholy...the sacred from the secular.

But that's not God.

And that's not faith.

At least not according to the Bible.

These are simply perspectives about God and faith that are informed by our fears, or apathies – but not by Scripture.

When Jesus speaks in parables, he tries to teach us something about God that may not be obvious if all we have are our misplaced assumptions. And if this parable is intended to say something about God – and God's kingdom – two things seem obvious: First – God is both generous and trusting. Think about the master's behavior toward his slaves...he entrusts them his estate (a "talent" is the equivalent to 15 years' worth of wages), and then he walks away and leaves them to it! *Generous and trusting.* And the second thing that seems obvious is that God has an expectation that we will not play it safe with what has been given to us.

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The first two slaves double their money.

This week I learned about the "Rule of 72" – that is, the shorthand rule that can help calculate how long it takes to double one's investment. Simply put, you take your expected rate of return and divide it by 72. If you have a 5% rate of return, divide it by 72, you can expect to double your initial investment in fourteen and a half years. The faster you want to double your money, the more the risk. And in all cases, this investment strategy is far from guaranteed. Even the best investment bankers are pleased if they hit the mark half of the time.

We aren't told how long the master stayed away to let his slaves generate return on his initial capital. All we know is that the first two slaves were deemed trustworthy because of what they produced.

Or – maybe – these two slaves were deemed trustworthy...not because of their rate of return...but because they were willing to make a go of it with what had been entrusted to them.

If I understand the text, that's the real source of satisfaction for the master...he was pleased with those who risked what they had for the sake of what it could be.

What if the market was against them and those first two slaves' investments had lost value instead of doubling it?

Even that, I suggest, is preferable to the master than simply burying what has been given because we are afraid.

Hang on a minute, preacher...that's just not reality. No capital investor or corporate board is going to prefer effort for the sake of the bottom line. We're talking about money here...

Well, actually, we're not.

I realize many of you often hear this part of Scripture in the midst of stewardship season in the church. It's a convenient thing to read in the context of the church asking you to make a financial commitment for the coming year. And – yes – I hope you will make your financial commitment for next year. Next Sunday is our Commitment Sunday – and I hope everyone has a pledge card of two in your hands, and that those pledges are a true representation of your gratitude to God.

But while this is a parable that Jesus gives about stewardship, it is not a parable about money. What Jesus is encouraging us to risk and invest is much more important than money.

This is a parable about stewardship of the gospel...the good news of Jesus Christ that has been entrusted to our care.

How do we live it?

How do we share it?

How do we invest ourselves in it?

How does it lead us in making choices?

How does it affect our view of the future?

And how we answer these questions sheds light on how much we value the good news – and more than that – how much we trust it.

As I think about the ways that God has called the people who make up this congregation to be stewards of the gospel, I am almost overwhelmed with gratitude and pride.

You tell me about decisions you make about doing the right thing at work.

Or about your passion to address an issue of injustice in our city.

Or about your commitment to stand beside your friend who is going through a difficult chapter.

Or about your desire to make sure our children know of Christ's love for them in the stories of Scripture.

And what I hear in all of that is your investment in the gospel – your willingness to take what God has given to you in the good news and use it for the sake of something beyond your own benefit.

Our church has a strong and demonstrated commitment of investing ourselves in the good news of gospel. Of letting our trust in God's word lead us to take what others might consider to be risks.

64 years ago, our congregation embarked upon a capital campaign to renovate and expand our facility. In and of itself, that is not a risky thing for a church to do. But in a time when conventional wisdom called for predominately white churches to move to the suburbs – our wise forebearers in this congregation decided that the gospel called for us to stay in the center of the city. Dr. Charlie Kraemer preached a sermon connected to this decision in December of 1951 called, “We Will Not Move.” It was a stewardship sermon – but it was about much more than money.

There are other examples of our church’s commitment to the gospel – certainly by individual members who comprise this remarkable congregation. But to close this morning’s sermon, I have asked Ward McKeithan – an elder and a leader in our church – to share a word about another decision that our church made collectively. A stewardship decision that was about much more than money.

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It seems to me that the word “talent,” except in the setting of the parable of which Pen has just spoken, is likely to be heard to mean one’s special ability or aptitude rather than an ancient coin of value.

So, first the more familiar “talent” – I suggest we all have a talent for gratitude for our remarkable wellbeing and for the amazing gift of God’s love – and that such gratitude should be expressed in gladness and in generosity – so may we all in gratitude, support in gladness and in generosity our Church in the coming year.

Second, a brief story about the other “talent” – the talent of the parable – a coin or thing of value brought to greater value.

You parked on our Church’s “talent” a little while ago – your cars now sit upon it – a piece of property in the center of this vibrant city of great potential, both to the present and future of our Church, and to that for which our Church has long and continues to stand for and be in the heart of Charlotte.

Thirty-one years ago in the spring of 1984, the parking lot became available for sale at its then market price – the reservations about the Church’s purchase were thoughtful and reasonable –

We did not have the money.

We were parking there for free on Sunday and there was other space nearby.

Those favoring such purchase reasoned –

We need to own the property to assure its future availability for our use.

We will find a way through our members generosity and borrowing and weekday lease of a part of the property to make the purchase.

We will take the risk – step out in faith because we trust in God and in this our place of worship and witness and its future.

The Session's vote reflected the difference of views except upon the vote of a majority in favor of the purchase, the minority folks made the decision unanimous.

The property was purchased – the debt portion paid off by the lease of a portion of the lot to a weekday parking operator and more recently to eliminate the debt portion of the addition of our fellowship Sunday School building.

At the same time in 1984 a dedicated group of members acquired ownership of the Builders Building, which is on the front corner of the parking lot, and leased it for 30 years to aid in financing such purchase – with the Builders Building to be the property of the Church upon the expiration of the 30 years, which expired June 30 of this year.

So the parking lot and now vacant Builders Building – the entire block except for the Litaker House in the rear corner – are now the Church's talent – a marvelous gift and opportunity by those before us and for us and those yet to follow us –

A committee of dedicated and experienced persons from our congregation are now engaged in identifying the best potentials and wisest possible uses of this talent.

The committee is on no timeline or schedule – no particular course or potential use is yet being considered – rather the committee and our pastors and staff – and officers will prayerfully seek in the coming year or years to discern God's leading as to the future of this treasured talent.

So friends, may our talent for gratitude nurture our generosity now and in the coming year –

May our talent of a parking lot and a building be – in due time and in bold trust in our loving God – more fully and wisely used in the furtherance of our Church's life and mission.

Praise God.