"Fear, the Great Enemy of Grace"
Text: Matthew 25:13-40
First Presbyterian Church, Franklin, TN
Sunday, November 15, 2026

Ah, the parable of the talents — or more accurately, the parable of the "talants" with two a's–talants. Spelling issues from Greek to Latin aside, you probably know, that a "talant" was a big pile of silver coins, roughly comparable to about 15 to 20 years–years!--of income for a typical worker. Take your idea of a yearly income, and multiply by, say, 17.5. You'll be close.

Only much later in European history did the word, "talent" (with an "e") become a metaphor for a skill or special ability, which is, of course, how we use the word.

At first blush, the parable of the "talants" would seem a ready-made text for a preacher to terrify the listeners with a sermon on salvation by works. "Get busy! Succeed or else!" "Show up at the final judgment with a lot to show or face certain rejection and outer darkness." And indeed some of us may have heard sermons just like that. I surely have.

But first impressions are often wrong and reflect the pre-existing mindset of the beholder or reader. And that is certainly the case here.

So if this isn't a "work your way to salvation" story, what is it?

It's actually—in point of fact—a story about ignoring grace. And it's an even deeper lesson in one of Jesus' most consistent themes—namely, trusting God rather than our fears.

Now someone may ask, "But aren't we supposed to fear God?" And for certain, Luther and Calvin certainly did. And it's also certain that things never went well when people in the Bible lost their fear of God.

But in the Bible, fearing God is different from a freezing, paralyzing, ultimately self-destructive fear that buys God off. That kind of fear, according to Paul and Luther, leads invariably to hating God. One simply cannot truly love someone who terrifies you at every turn.

No, as the parable here will illustrate, in the Bible to fear God means to include God in your mental universe. No fear of God means that you exclude God from your decision-making and deciding to do things–for better or worse–on your own.

The real, "fearing God" means recognizing that God is our ultimate Source of Life. And that means trusting God above everything else, including one's own desires and, yes, above one's own fears. Fear of God acknowledges that God is infinitely greater than we are, infinitely wiser, infinitely more faithful, infinitely more pure, infinitely more holy, and infinitely more loving and merciful.

Yes, of course, if God were more like humans, then we would have reason to shake in our boots that God could banish us all into darkness and gnashing of teeth, and there would be nothing we could do about it. But that is not who God has chosen to be. Instead, God has chosen to save and include whomever God chooses in God's purposes. God wants to live among us and include us in what God is doing–and God makes sure we have what we need to do it.

That is where the Gospel starts. And also where this parable starts.

God sets us up for success in the life of the kingdom of God the way a parent or a friend or a stranger opens a door for us before we even know to knock on it.

Imagine getting a call to accept an opportunity to do what you never dreamed possible.

A big office, incredible staff, people maybe hundreds, rolling out the red carpet, treating you like a celebrity.

Imagine people showing you enormous respect and giving you trust you haven't earned.

Imagine getting paid to show up and let all that happen.

Imagine getting to use skills that you never thought you had or could.

Imagine having freedom to test out thoughts you have had over a lifetime.

Imagine all the support you need to do all that while people entrust themselves to your character and words.

And imagine that they go so far—now imagine this as utterly incredible as it sounds—imagine, can you? that they actually go so far as to give you the title of—

I'm not sure I can say it— they call you a "Bridge pastor."

Or—OR—oh my, they might call you an "installed pastor."

And then, yes then—stay with me—imagine that after all that, you were to hear that the pastor say to you—

"Why are you being so mean to me, how can you possibly expect me to do any of this. I have my own" life to live, my retirement to enjoy and you have the audacity to call and turn me into your lackey."

Aren't there only two words for that kind of statement?

"God forbid!"

That is my own version of what the one-talant man said to his boss. He saw the situation as a form of torture rather than an opportunity. It's alarmingly easy for us humans to do that.

Now I will quickly say that when the Admin Committee contacted me about the opportunity to come here, it scared me. Yes. Like the one-talant man, I felt some justifiable fear. I am, after, all, a 1956 model preacher. 760 million miles if not years, with my over-full memory cards and slow processor. There is a part of me that felt, "God, help us all if I say yes to this."

That kind of fear is the fear that God is not with us, or won't be. As Moses said to God, "Don't send us there if you aren't going with us."

My fear of failure wanted to say, "Uh, no thank you." Chris Joiner, I am not. Warner Durnell, I am not. Eddie Bellis, Claire Berry I am not. Tom Walker, I am not. Luther, Calvin, Paul, much less Jesus - perish the thought. No, I am at best only an old Abram wondering if the phone call was a joke.

But was the call to consider the opportunity to be a Bridge Minister some awful plan, an insult? Not even my ego as huge as it is could justify telling Jim Roberts off for calling me.

But that's exactly what the one-talant man did.

He claims to be hiding behind his undeniable fear and so blamed the person offering him a dream opportunity for being cruel by "imposing it on him as a burden." He claims that he was afraid of the man trusting him with a huge opportunity.

And in so doing, he revealed even more. He revealed that our fears are often just lies.

There is, after all, only one word difference between "I don't want to do anything wrong" and "I don't want to do anything." You can decide which is at work in the one-talant man.

He revealed how we humans use fear to lie to ourselves and to God in order to protect our egos and our sense of control over our lives.

In short, there is always a high risk that we use “fear" to insist on our own ways, or we are out.

Fear is not a noble thing. This parable is a warning that our egos can hide behind our talk about fear, figuring out how to look smart or victimized whilst throwing away the opportunities that God brings into our lives.

Or, in our terms, it means fear can be just a way of rejecting grace.

Now God be thanked God's grace is endless but it has a point! It has a reason. God uses grace to win people over to the ways of love and compassion."

God uses grace to put us into each day of our lives and to have the breath-taking joy of trying.

Trying - We shake our fingers and our heads at people who have every opportunity and refuse to do anything with it.

Professional athletes who have a chance to play in the big leagues and throw it away.

People with parents who set them up in the family business or even one that they said they wanted and do nothing with it.

And then want to complain that it was all just a trap to ruin their lives?

How would it be if I were to ask all of you today, "Why did you bring me here as a Bridge Pastor to ruin my life?"

How does that feel? How true is that? It's one thing to say, you have scared me by giving me an opportunity I never, ever expected. It's something completely different to say you set out to ruin my life by offering me this opportunity to be with you. Wouldn’t you detect a basic selfishness in me if I say such horrible things in the face of your gracious offer?

Am I here by your grace, and let us surely pray by God’s grace, or because of some nefarious plot to steal my time? I know which I am called to trust.

Like the man with no wedding garment, like the Pharisee praying in the temple, like the invitees to the widow's feast, the one-talant man just couldn't be bothered with this grace business. And, let’s be honest, there is a reason our egos resist grace.

Once you accept grace, life changes. All of us humans who resist or can't be bothered with grace, grace changes you. It changes your life.

That is the undeniable point of grace. If you ever let the Spirit move you to welcome it, your life will change, every bit of it.

But resisting grace also changes our lives.

And yes, be warned, you start accepting opportunities of grace, and there is no end to it. Buckle up. Grace will propel your life places you never dreamed, meet people you feared or never even knew existed. You will clutch to Jesus' hand more tightly than a kid clutches their parents on the biggest roller coaster.

Grace will scare you with its power. Turn your life upside down.

You might wind up a bridge minister, for crying out loud.

Life changed for everyone in the parable of the “talants” in one way or another. Remember that this is the second part of Matthew’s 3-part sermon on preparing to meet Jesus in the Day of Judgment. The

concluding sermon is, in fact, that story. The sermon last week was Jesus' warning not to waste our time or try to do things on the cheap, because we have been included in the Kingdom of God! The Kingdom of God, do you hear?

And this one is about deliberately ignoring the grace and gifts that God gives us to try—to just try to learn the ways of the Kingdom of God, to walk in Jesus' pathway to see what God's grace will do.

I think the 5-talant man and the two-talant man were as surprised by their success as they were by the original offer of the boss to cut them into the business. Grace supplies what grace offers. God always gives first what God will ask us to give or do.

The first two people in the parable had the fun, the surprising joy of trying. They got to be in the game. They got plucked out of the stands and put into the action. They got to participate in the work of the owner.

Reinhold Niebuhr put it this way, "Being justified by grace through faith means we are given the freedom to try."

So, as much as my ego may squeal about "what if I fail and I embarrass myself?", there is no life like the one that God's grace creates.

At any age. At any time. At any place.

Maybe even right here, right now, you and me, all of us together to see what God's grace does next and tells us to come along on the ride.

Grace abounds. Watch out. It's coming your way. It will feel big. It is. Resist your fear. It's the enemy of grace. Let your fear become the excitement of being put into life with God.

All my new friends, Jesus has one message for us. When God's grace appears, take it–and immediately go and give it.

Amen