"Taking Faithful Risks" A Sermon Preached by Frank Mansell III John Knox Presbyterian Church – Indianapolis, Indiana November 13, 2011

Matthew 25: 14-30 1 Thessalonians 5: 1-11

Making a risky decision is not popular, rarely seems like a logical decision, and takes an incredible amount of confidence. Sometimes that risk leads to great rewards, and we are emboldened to take such a risk again. Sometimes that risk leads to failure, and we are left to wonder if we should consider such a risk ever again. But more than anything, taking a risk signifies possessing faith: faith that no matter what happens, this is what is needed to build a healthier situation.

The parable of the talents is an example of Jesus teaching his disciples the importance of not just preaching the faith, but living it. When we hear the term "talent," we often think of what that means in our modern language – the gifts and abilities we have as individuals. But truthfully, this parable is about money – pure and simple. For as we read at the beginning of the passage: "The man summoned his slaves and entrusted his *property* to them" (25:14). This isn't a story about how to make more of your volunteer hours and skills; this is a story Jesus tells to say what is expected by God of how we will utilize the monetary gifts God has blessed us with.

To truly appreciate in modern terms what this parable is saying, first consider what any investment manager will tell you today. If you are seeking to double your invested money, and you recognize the inherent risks in attaining that goal, he or she will speak of the Rule of 72. If your investment has a guaranteed interest rate of five percent, you divide the interest rate into 72, and the answer will be the number of years it will take to double your money. Five percent into 72 equals fourteen and a half years. If you wish to double your money faster than that, the risk increases dramatically (John Buchanan, Feasting on the Word, Year A, Volume 4, Westminster/John Knox Press, Louisville, © 2011: 308-312)

Now, consider the fact that in Jesus' day, each talent would have been the equivalent of approximately 15 years of earnings by a day laborer. Fifteen years! That is the smallest amount of money which the slaves were given to manage. The other amounts were even larger – mind-boggling to those who heard Jesus tell this story. The master was incredibly trusting and generous in what he left for each of his slaves to manage. And to each, they were given an amount "according to his ability." The master knew what their "talents" were in assigning each of them five, two, and one "talent." The only question left to answer was: what would each of them do?

The first slave greets his master and says, "Master, you handed over to me five talents; see, I have made five more talents." That slave went to the investment manager and with high risk, created 150 years' worth of wages. The second slave greeted his master by taking his two talents and doubling the total; the 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: (25:20-23).

And then there's the poor guy who was given one talent. I appreciate John Buchanan's description of this slave:

The third slave takes a very different approach with his money, his one talent. He digs a hole in the ground and puts all the money in the hole for safe-keeping. In a time of stock-market decline, this man looks very wise.

This is not a bad man. This is a prudent, careful, cautious investor. He is not about to take chances with the money. It is all there, every penny of it, when his master returns. "Here it is. All of it, safe and sound." For his efforts he is treated as harshly as anyone in the whole Bible.

Buchanan continues: I cannot help wondering how it would have turned out if the first two slaves had put the money in a high-risk venture and lost it all. Jesus did not tell it that way, but I cannot but imagine that the master would not have been harsh toward them, and might even have applauded their efforts. The point here is not really about doubling your money and accumulating wealth. It is about living. It is about investing. It is about taking risks. It is about Jesus himself and what he has done...

The greatest risk of all, it turns out, is not to risk anything, not to care deeply and profoundly enough about anything to invest deeply, to give your heart away and in the process risk everything. The greatest risk of all, it turns out, is to play it safe, to live cautiously and prudently. Orthodox, conventional theology identifies sin as pride and egotism. However, there is an entire other lens through which to view the human condition. It is called sloth, one of the ancient church's seven deadly sins. Sloth means not caring, not loving, not rejoicing, not living up to the full potential of our humanity, playing it safe, investing nothing, being cautious and prudent, digging a hole and burying the money in the ground (ibid).

This parable is Jesus' way of saying to us: "You cannot follow me in isolation and fear. You have to be in relationship with one another; you have to trust me and know I will be with you; you have to believe you cannot figure it all out by yourself, but can only live within my presence. For when you take risks, you will be rewarded. When you step out in faith, you will see amazing things. When you give up control, and admit you need more than yourself to live life, then you will experience the fullness of my love for you."

I believe one of the greatest responsibilities we have as disciples is what we teach our children and youth about taking faithful risks. Three years ago, I did the same thing I did this morning with the children, giving each of them \$10 as a "talent". As I was then, I am excited to see what our children and their families will dream up to invest, give, and risk in order to create more "talents" to invest in Christ's ministry. I'm interested to see if our children will begin to see their possessions as not their own, but rather as gifts from God.

I had another reminder of that a few months ago. My daughters are very smart, to say the least, and their memory is exceptional. The girls had started asking us about getting an allowance over a year ago. But we told them that until

we sold our other house, we wouldn't be able to give them allowances. Well, we closed on our old house on August 19, and on August 20, there it was: "Can we start having an allowance?"

But I give Debbie all the credit for what happened next. She told Erin and Heather that one of the responsibilities of receiving an allowance was both to save and to give. And so each of them take a portion of their allowance and place it in a container for savings. And each of them completed a pledge card and they have started giving each week to the Sunday offering – both in church and in church school. My hope is that they will begin to learn what it is like to first give back to God before they spend on themselves.

I would ask the parents and families of our children and youth: what are we doing to teach our sons and daughters about stewardship? If they receive an allowance, or if they earn money from after-school jobs, do we teach them to faithfully give? Do we talk to them about taking a leap of faith and making a pledge? If we don't talk to them about giving, what does that say about us? If we don't model and teach stewardship to our children and youth, how do we ever expect them to learn as adults?

John Buchanan concludes: Now for most of us, religion, our personal faith, has not seemed like a high-risk venture. In fact, it has seemed to be something like the opposite. Faith has seemed to be a personal comfort zone. Faith, many of us think, is about personal security, here and in the hereafter. Faith, we think, is no more risky than believing ideas in our heads about God and Jesus, a list of beliefs to which we more or less subscribe intellectually. Faith . . . is getting our personal theology right and then living a good life by avoiding bad things. Religion, we think, is a pretty timid, non-risky venture.

Here Jesus invites us to be his disciples, to live our lives as fully as possible by investing them, by risking, by expanding the horizons of our responsibilities. To be his man or woman, he says, is not so much believing ideas about him as it is following him. It is to experience renewed responsibility for the use and investment of these precious lives of ours. It is to be bold and brave, to reach high and care deeply (ibid).

So the parable is the invitation to the adventure of faith: the high-risk venture of being a disciple of Jesus Christ.

In your bulletins today, you will see an insert with information on where we stand in our stewardship commitments for 2012. Like the parable, this is not about how we will give our time or our talents; this is what we are willing to faithfully risk with the money God has entrusted to us.

(Holding the insert) Take this home. Prayerfully consider if you are doing everything God is calling you to do. And as we go through the days and weeks ahead, let us talk openly and honestly with one another about our church's future and ministry.

Because as John Knox enters its golden jubilee in 2012, will we be a church which hides its treasure in the ground, or will we be a church which takes faithful risks for the one who risked everything on our behalf?

Thanks be to the living, loving God. Amen.