

## “Risky Business”

### I.

First things first: this sermon has nothing to do with Tom Cruise. I apologize for any confusion my title may have caused.

No, this sermon has everything to do with investing. And that is a problem because, like religion and politics, investing is quickly becoming a subject one does not discuss in polite company. In these days of declining values, of deepening doom and gloom, 401ks and IRAs and the kids’ college fund are just not things that people want to talk about. It’s kind of scary out there. Maybe you have come here this morning to get your mind off your money for awhile.

If so, I apologize. Again. In my own defense, it really isn’t my fault. It is this parable from the Gospel of Matthew, this story Jesus tells. It is all about investing. One guy in the parable does what a lot of us are tempted to do right now: he takes all of his money and puts it in a hole in the ground. But that does not work out so well for him. Two other guys take a big risk with what they have been given and end up doubling their money.

So yes, this is a story on the subject of investing. But don’t worry: it is not about the Dow Jones or NASDAQ or the S&P 500; it is a lot more important than that. And yes, investing can be a risky business. But in the economy of God, the only real risk is not taking a risk at all.

### II.

The story starts out a long way from Wall Street. As David explained last week, the earliest Christians believed they were living in the last years of human history. Any day now, Jesus will surely show up and usher in the reign of God. But the longer they wait for Jesus to return, the more anxious they became, the more they start to wonder about this waiting. What is the game plan? What is our strategy? What should we do here in the meantime?<sup>1</sup>

So Matthew’s Gospel serves up a series of stories to address that very question. Last week we heard the one about the bridesmaids and their lamps; today it’s on to The Parable of the Talents, a tale about life in the meantime.

The story goes like this: A certain man was leaving for a long journey to a foreign land. But he has been watching a lot of CNBC, reading the *Investor’s Business Daily*, and he knows he has to make sure his money will work for him while he is away. So he decides to diversify his portfolio. He summons three of his slaves, and entrusts all of his property to them –to one he gives five talents, to another two talents and to another one.

But we have to be careful here. Like so much of the Bible, this story traffics in some tricky words and archaic ideas. First of all, it is a story about slaves and their master. I wish it weren’t, but slavery was part of the world in which Jesus lived, part of the world in which Matthew wrote his Gospel. I know it is deeply offensive, but in order to hear what the story is trying to tell us, we need to set our concerns about slavery aside.

Just for now.<sup>2</sup> Second, watch out for that word, “talent.” In this story, a “talent” is not an aptitude like juggling or playing the tuba; in the first-century world, a “talent” is a unit of money. A very large unit of money. A single talent was worth about 15-years’ wages.<sup>3</sup>

Well, the master takes his talents—all of them, apparently, all that he has<sup>4</sup>—and divides them among his three slaves, to each one according to his ability. And then he dashes off to the airport, and no one knows when he will return.

But did you notice something about the story? He never tells them what to do with the talents. They have to figure that out for themselves.<sup>5</sup> The first two show great initiative—too much initiative, maybe. They hear about a hot stock or a new business opportunity, so they run right out, invest what they have been given, and see some serious returns on their talents. They take a big risk and turn a big profit. But the third guy—the guy who got one talent—does not have the stomach for that sort of thing. He takes a far more cautious approach. He goes out, digs a hole, and buries his talent in the ground.

Eventually the master returns. Time to settle up. It is interesting to note that the first two slaves are treated exactly the same. One may have ten talents now and the other may have four, but each one doubled their money, and their master is more than pleased. He praises them with identical words: “*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.*” It’s not what you have; it is what you do with it that matters.

But of course that brings us to Mr. Bury-It-In-A-Hole-In-The-Ground. The guy who got one talent digs it up, dusts it off, hands it back to its rightful owner...and immediately starts making excuses. It’s a mess, really: he falls all over himself, half apologizing for what happened and half blaming his master for ever putting him in that position: “*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 the master never wanted to have back what was his. That was never the idea. At least the slave could have put it in a CD or money market account so it would have earned a little interest, but no; he went with the hole in the ground. So the master strips him of his one talent and gives it to the guy who has ten. Mr. Hole-In-The-Ground is banished to the outer darkness, complete with weeping and gnashing of teeth.

So much for that investment strategy.

### III

But I have to wonder...why did he do it? Why did the guy with one talent go out and bury it in a hole in the ground? Well, we don’t have to wonder for long. He tells us why, right there in verse 25: “*I was afraid.*” Yes, he was. Afraid of what he had been given. Afraid of the responsibility. Afraid to fail. Most of all, afraid of the one who gave him that talent in the first place “*I knew that you were a harsh man,*” he says, “*so I was afraid.*”

Now here is the thing: If he was right about his master, he was right to be afraid. If his master was, in fact, harsh and hard and stingy and mean, then burying that talent was the best thing he could do. If you work for a bully, it only makes sense to err on the side of caution. *If you work for a bully.*

But...what if he got it wrong? What if he misunderstood? What if he never really knew the one who gave him that talent? I think that may be what happened here. *He says*

his master is mean, but the story gives us every reason to suspect that the master is, in fact, extravagantly, recklessly generous. Remember, one talent is worth 15 years' wages. Who does what he did with that kind of money? Who takes an entire talent and entrusts it to a slave, just to see what will happen?

When the third slave was given that one talent, it was an overwhelming vote of confidence –in him, in his abilities, in his character. After all, the master is taking the biggest risk of all –he is betting everything on those to whom he entrusts his talents. And if Mr. Hole-In-The-Ground could only have realized what faith the master was placing in him, maybe he would have found the courage to take a little risk with what he had been given. But he never got it, never realized what it meant, so he squandered the opportunity.

#### IV.

Remember where we started, with that question of the first-century Christians, that waiting question: what do we do here in the meantime? What do we do while we wait for the reign of God? But this story suggests another question, maybe a more basic one: What kind of a God are we waiting for? What is God really like? What does God expect of us? And here, in this story, we have the answer: God is the One who trusts us, the One who invests in us, the One who takes a chance on us. And here, now, while we wait, God hopes and prays that we will find the courage to risk what we have been given, to make the most of this waiting time.

St Irenaeus said, “The glory of God is a human being who is fully alive.” But that kind of life—a fully alive life—requires risk: the risk of investing in new relationships, or tending to old ones; the risk of learning to let go of some of our precious money; the risk of standing up and speaking out for the faith we profess and the things we know are right. Life, real life, requires risk. And so most days, most of us are willing to settle for something less. We are not alive, not really; we are busy...or distracted...or numb. And so we squander the glory of God. We take this life that we have been given and stick it in a hole in the ground.

Maybe it's time to try a different approach.

It is the season of stewardship here at Plymouth Church, when we are asked to consider our pledge to God's work in this place in the year ahead. As we always say, stewardship is about a lot more than money. We talk about time and talents *and* treasure –the things that we have to offer, the gifts we give to God. But of course we only have those things because God has already given them to us –abundantly, extravagantly, more than we can ever know. And God gives us these gifts for a purpose. God entrusts them to us. God invests them in us. God believes in us. And the glory of God is a human being fully alive, risking what we have and realizing the reward.

It is staggering when you think about, a real risky business. God bets the house - *on us*. And God can not wait to see what we will do next.

Plymouth Congregational Church  
United Church of Christ  
4126 Ingersoll Avenue  
Des Moines, Iowa 50312  
Phone: (515) 255-3149 Fax: (515) 255-8667  
E-mail: [mmardis-lecroy@plymouthchurch.com](mailto:mmardis-lecroy@plymouthchurch.com)

### Notes

---

<sup>1</sup> Calvin does an especially good job interpreting The Parable of the Talents within the framework of the absence of Christ and the question of what is to be done in the interim time. *Commentary on a Harmony of the Evangelists, Matthew, Mark and Luke, Volume II*. Translated by The Rev. William Pringle. (Grand Rapids, MI: Baker Book House, 1998), pp. 438-445.

<sup>2</sup> I have to admit, I'm not entirely comfortable with this decision. Late in the week-too late to change the direction of the sermon—I came across a very different interpretation that deserves consideration. "Parable of the Talents: A Slave Narrative." [http://unorthodoxy.blogspot.com/2008/11/parable-of-talents-slave-narrative\\_15.html](http://unorthodoxy.blogspot.com/2008/11/parable-of-talents-slave-narrative_15.html)

<sup>3</sup> "The talent represents an unusually large sum of money." So says Dennis C. Duling in the notes of *The Harper Collins Study Bible*. (San Francisco, CA: HarperCollins Publishers, Inc, 1993), pp.1904-1905.

<sup>4</sup> I admit, the story does not explicitly say that master gives them *all* of his property, but it is certainly implied. In verse 14, we read that he "handed over to them his *ta huparchonta*," literally his "being," -a common Greek idiom for the entirety of one's property. So, in Matthew 19.21, Jesus says to the rich young ruler, "If you want to be perfect, go sell your *ta huparchonta*," that is, your "possessions." In the context, it is clear that Jesus means *all* of his possessions. Similarly, in Luke 8.3., we read that a group of women supported the ministry of Jesus out of their *huparchonta*, which the New Revised Standard Version translates as "resources." To me, the parable suggests that the master entrusts *all* of his property to the slaves, without remainder.

<sup>5</sup> This discretionary aspect of the slaves' stewardship of their talent was brought to my attention by Douglas R. A. Hare in *Matthew. Interpretation: A Bible Commentary for Teaching and Preaching*. (Louisville, KY: John Knox Press, 1993), p. 286-288.