



A few years in a March Madness regional finals basketball game LSU was leading Indiana by eight points with just a few minutes left in the game. With a solid lead, LSU began to do what many teams do when they're ahead—they began to play differently. The LSU players were starting to watch the clock. Instead of putting the ball in motion and taking advantage of chances to score, they began to play conservatively and hold the ball. Little by little, Indiana closed the gap and finally they won the game by a point, and even went on that year to win it all.

The moral of the story is, when the end is near and you're ahead, don't watch the clock, don't hold the ball, don't become conservative. If you do, you'll lose not only your lead but the game.

In Matthew 25:14–30 Jesus tells a story with a similar twist. This is commonly known as the Parable of the Talents. This story comes at the end of a long sermon where Jesus said he was going to leave, but then he'd come back, and when he comes back, that'll be the end of the game. The time will be up! Jesus said you don't know when this will happen so you need to be prepared; you need to be ready. But what does that mean? Does that mean we play it safe and hold on to the ball? Does it mean we stand around and do nothing but watch for his return? What do you do while you wait? Do you watch the clock and hold the ball, or do you play with reckless abandon? Jesus told this story to answer that question.

A Man Goes on a Journey and Entrusts His Wealth to Three Servants

The story begins with a man about to go on a journey.

“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey” (verses 14–15).

It was common back then for wealthy landowners to go on what we'd call a business trip. Of course, transportation was unreliable in those days. There were no freeways or arrival times for your flights. As a result, a person could be gone a long time on one of these trips and no one would know the exact time of his return. So it was important for him to make sure his business would be well managed while he was away. He'd have to entrust his business to servants who'd be responsible to manage his resources during his absence.

And that's what he does. To one servant he entrusts five talents (NIV “bags of gold”). To another he gives two and to another he gives one. This is a lot of money. He's not skimping with anyone. Back then, one denarii was a day's wage. Scholars believe five talents would be the equivalent to fifty-thousand denarii, two talents would equal twenty-thousand denarii, and one talent would equal ten thousand denarii. So each of these guys got a ton of money to work with while he was gone, even the guy who just got one talent.

Notice also he gave to them “according to their ability.” So the differing amounts weren't random, nor was it unfair. The fact is, this wasn't only wise but it was an act of kindness. He didn't want to give anyone more than they could handle.

One more thing to notice about this: we're not told of any instructions he gave them. He didn't say, “Okay, here's what I want you to do with my money.” There's no doubt he'd have expected them to put his money to work, but he gave them freedom on how to do that.

The Servants Steward the Money in Different Ways

So off he goes on his journey, and then we see what each of these servants did with their bags of gold.

“The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money” (verses 16–18).

Back then it was common for people to lend their money to moneychangers who'd use it to turn a profit and give back to the investor a substantial share. It's kind of like handing your money over to a stock broker so he can invest it in the stock market and turn a profit. This is what the first two servants did. As a result they doubled their money, which wasn't all that unusual back then. Since most people didn't have the capital available for investment, those who did could make a large profit.

But the third servant is different. He's the conservative type. He takes his bag of gold and buries it in the ground. In today's vernacular, he hides it under his mattress. He doesn't trust stock brokers; he doesn't even trust banks. He does things the old fashioned way. By the way, this wasn't all that unusual back then. Burying your money was even recommended by certain influential rabbis. The problem was, this wasn't the purpose for which

the money had been given to him. The idea wasn't to save the money, but to put it to use and turn a profit for the master.

The Master Returns and Each Servant Gives an Account

The master was gone for a long time, but finally he returned to settle accounts with his servants. Notice what happens with the first two.

"After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. 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 two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; 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!'" (verses 19–23).

The same thing happens with both guys. They each meet their master when he returns and give an account of their earnings. You can sense the excitement in their voice! It's like they knew they did well, and they were right. Each of them is commended by their master. He says, "Well done, good and faithful servant!" They've done what he intended for them to do, and so he rewards them. They're rewarded with more responsibility. They're given a promotion. Not only that, they're invited to a party. He says, "Come and share your master's happiness." It's like he's saying, "I'm throwing a party and you're invited! Come on in! Things are about to start."

But then he comes to the third guy, the conservative one. Things don't go so well for him.

"Then the man who had received one bag of gold 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 gold in the ground. See, here is what belongs to you'" (verses 24–25).

Just like with the other two, he gives an account. He explains his conservatism. If you read between the lines, it appears he's trying to cover his you know what! Notice he blames his actions on his master's harsh temperament. He says, "I knew that you are a hard man." He's calling him tough and even merciless. Then he says you "harvest where you have not sown and gather where you have not scattered seed." I think all three of them knew that about him, but only one of them came out and said it. Doesn't that just mean he was a man who expected his servants to plant and scatter seed for him? That he expected his servants to use what he gave them to get a return? The first two men don't say

that about their master, but their actions show they knew it all the same. Although the master hadn't given them precise instructions about what to do with the money, they knew they'd better sow it so their master would have a harvest when he returned. The third man understood this about his master, but he refused to act on it. He was too afraid to take such a risk. He says, "Because you're that kind of man, I was afraid of what might happen if I lost what you gave me. So I hid it in the ground. I played it safe. See, here's your bag of gold back, just like you gave it to me." But the master isn't pleased or impressed.

"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.

"So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth'" (verses 26–30).

Instead of being "good and faithful" he's "wicked and lazy." The master uses the servant's own reasoning against him. He says, "If you were so sure I was that kind of man you should have at least opened a savings account at a local bank and got 1% interest on my money!" So he punished the servant. Instead of giving him more responsibility, as he did with the other two, he takes away his bag of gold and gives it to the guy with ten bags. And instead of inviting him to the party, he banishes him to a place of darkness and torment. It's on this very sobering note the story ends.

Playing it Safe is Dangerous

The moral of the story is clear: in basketball language it goes like this, "Don't hold the ball. Don't watch the clock. If you do, you won't increase your lead, you won't even maintain your lead, you'll lose it." In the spiritual realm it's a similar message, "Use that which God has entrusted to you. If you don't use it, you'll lose it. If you don't take a risk and put it to use, not only will you not increase what you have but you'll lose what you have." In plain English, playing it safe is dangerous.

Playing it safe is dangerous because we've all been entrusted with certain things and we'll be held accountable for what we do with them. The bags of gold or the talents represent any resource or opportunity the Lord has given us. That includes our time, our natural talents, our spiritual gifts, our money and our material resources. What God is looking for is faithfulness. That's why he said to the first two servants: "Well done, good and faithful servant." What does it mean to be faithful with what he's given to us? It's not holding on to it, but investing it.

I find that kind of counter intuitive, don't you? If I were to write this story, I'd have had the bad guy go out and waste the master's money on loose living, not bury it. Or at least I'd have him make

a really bad investment and lose it all. Some of us are just not into this risk thing. We're like squirrels who want to save all our nuts for the winter just in case we need them. We're scared to death if we gamble those nuts, we'll lose them. We're not good investors or entrepreneurs like those first two guys. "I'm afraid, Lord. I'm afraid that if I risk, I'll lose and I'll look like a fool in the process." Notice this parable doesn't tell us what happens to the one who risks and loses, but I think there's a reason for that. Because when we invest our gifts for God's purposes, we can't lose. The way you lose isn't by misusing your gifts but by not using them at all.

It doesn't matter how much you've been given. Playing it safe is dangerous regardless of what the master has given you to work with. There's a strong note of individuality in this story. Each of these servants is given a different amount. Each of them is held accountable, not for what their friend is given, but for what they're given. We're all different. We have different gifts, resources and opportunities. And that's part of the problem. We tend to compare. We look around and we think, "That's not fair!" If I were the two-bag guy in this story I'd have said, "Hey, why does he get five bags and I only get two? That's not fair." What do you think the master would have said to that? The same thing your parents used to say, "Life isn't fair!" Don't you hate that? It's true life isn't fair, but there's something in all of us that wants life to be fair at least some of the time. I'm mainly concerned about fairness when my piece of the pie is the smallest. When I get the larger piece of the pie, I don't care about what's fair. When I get the large piece of pie, I just say, "Isn't God good?" I don't think about those people who got the smaller piece. If I were the two-bag guy I'd have resented the five-bag guy but ignored the one-bag guy.

We all know some five-bag people. They had this great family to grow up in, they got into the right schools, they marry the right people, they have amazing talent, they make tons of money, they're smart and beautiful. We hate those people! Everything just comes so naturally to them!

Then there are people who've had it really hard like the one-bag guy. Maybe their parents divorced when they were young. Maybe they had a learning disability and struggled in school. Maybe they aren't all that attractive. Life is tough for them. When they look around, they feel, "I just don't have a lot going for me, especially compared to others."

Most of us are somewhere in the middle, like the two-bag guy. The question for us is, What are we going to do with what **we** have? The tendency is to look at everybody else—at what they have or don't have—and make excuses for what we will or won't do. This story teaches us not to compare but to look at our two bags and decide how to invest them to the fullest. It's not about what you get, it's about what you do with what you got.

It's easy to be jealous of those who have been given much. But there are some great examples of three-bag people who have it all but are investing what they have for the master. I have friends who've been successful financially. A few of them were even able to retire fairly young, but these guys believe they have

a responsibility to use what they've been given. One of them devotes his time to mentoring young entrepreneurs to use their gifts for kingdom purposes. He doesn't do this because he has to; he does it because he's been given so much and he knows he's responsible for that. Another friend started an organization that helps under-resourced, hearing-impaired children get a cochlear implant so they can hear. Those are five-bag people investing their resources for the master.

I know another guy who grew up on the wrong side of the street in San Francisco. He was a heroin addict who spent most of the first half of his life incarcerated. But he spent the second half of his life using the hard lessons learned to invest in and mentor guys in recovery. He was instrumental in starting our recovery ministry here at CPC over 20 years ago. By the way, this morning there are 50 people at our Higher Power retreat because a one-bag guy decided not to whine about the fact that he only got one bag but instead to use it for the master.

When it comes to investing what we have, the stakes are high. It's like we're given this freedom, but it's a dangerous freedom. Each servant was given the freedom to make important decisions about what he did with his talent. The master didn't write out careful instructions on how they were to use it. He didn't check in with them every week to measure their progress. They had to take the initiative.

Our freedom is part of the dignity of being human. Remember how God placed Adam in the garden and said, "**Be fruitful and increase in number; fill the earth and subdue it**" (Genesis 1:28a). Obviously our church is doing quite well with this one! But we have the power of life in our hands. God didn't write a script out each day telling Adam and Eve exactly how to do this. They had to figure it out.

In our freedom, we can reason and make choices. We have freedom to figure out how and where to invest the resources he's give to us. An opportunity to serve comes our way and we must decide if we'll invest in that. God doesn't force his will on us. He doesn't hold a hammer over our head and say, "You'd better become a Community Group leader." Or, "You need to go serve in that homeless shelter." Sometimes we expect God to dictate to us our every move. Sometimes God does give us specific directions on what he wants us to do, but more often he asks us to use our head and heart and figure it out.

I like what E. Stanley Jones writes, "Obviously God must guide us in a way that will develop spontaneity in us. The development of character, rather than direction in this, that and the other matter, must be the primary purpose of the Father. He will guide us, but he won't override us. That fact should make us use with caution the method of sitting down with a pencil and a blank sheet of paper to write down the instructions dictated by God for the day. Suppose a parent would dictate to the child minutely everything he is to do during the day. The child would be stunted under that regime. The parent must guide in such a manner, and to the degree, that autonomous character, capable of making right decisions for itself, is produced. God does the same."

Are you using your freedom to hold back, to play it safe, to eliminate risk and bury your resources in the dirt? If you are, get out your shovel, free up those resources and figure out a way to put them to use.

One of the things that will help you is to understand what the master is like. Playing it safe reveals a warped view of God. What was it that caused the wicked servant to be so conservative and risk adverse? It was his view of the master. In his mind, the master was harsh, stern and unforgiving. That created in him a paralyzing fear. Our view of God will determine what we do with our freedom. If you view God as harsh and demanding you'll be much more likely to bury your talents. It's like the sixth grade boy or girl who won't shoot the basketball at the critical time in the game because they're afraid what the coach will do if they miss. But those who see God as someone they can trust, someone who loves them, is patient with them when they do miss, who sees their heart and allows them to be in process and won't judge them for their feeble efforts, these are the ones who'll be willing to take a risk and invest for the kingdom. God is all of those things and we can invest for him with confidence that in the end we'll be affirmed rather than condemned. If you invest for the kingdom, you can't fail. Regardless of how successful you are by people's standards, you'll hear him say, "Well done!"

That's what we all want, right? We want to hear him say, "Well done." We don't want to hear him say, "You wicked and lazy servant... Throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth." The conclusion of this parable is frightening. Playing it safe really is dangerous!

That vivid phrase: "weeping and gnashing of teeth" is used seven times in the New Testament. Every time it's used in the context of the final judgment and those who are cast into hell. This may be a bit confusing to some of you. We know we're **not** saved based on works, but through our faith in Jesus Christ. So these two things don't seem to jive; on the one hand, we know salvation is only found through faith in Christ. On the other, here we see the one who failed to use his gifts for the master being tossed into hell. How do we reconcile these two things? The only solution I can find is this: If we truly have faith in Christ, we'll choose to use what he's given us to build up his Kingdom. Our works will prove our faith. This is what James meant when he wrote, "**What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them? ...faith by itself, if it is not accompanied by action, is dead**" (James 3:14, 17). We're

not saved by works, we're saved by faith, but if faith is real and genuine, works will always be present.

The good news is those who use what God has given them will be rewarded not with a six week vacation but with more responsibility! Heaven is pictured not just as a place where we experience the master's joy but where we have things to do. Hell is a place where the opportunities to serve the master are gone forever. The talents they had were taken away and given to another. Since they didn't use them they'll lose them. It's like learning a foreign language. If you don't use what you've learned, you will eventually lose your ability to use it.

There's been a lot of talk lately about the fact that the end is near. Billy Graham recently said the signs of the end of the age are "converging now for the first time since Jesus made those predictions." Earlier this month, Israeli Prime Minister Benjamin Netanyahu told the United Nations General Assembly "biblical prophecies are being realized." And last week, Michele Bachmann claimed the world has entered the last days. My goodness, we even had an earthquake this morning!

Are they right? They are right in the sense that every day we're getting closer, and the birth pains Jesus talked about are getting more intense. In light of that, the most important verse in our parable is verse 19: "**After a long time, the master of those servants returned and settled accounts with them.**" When that day comes, each of us will have to give account for our life. That can be an awesome thing or it can be tragic.

We all have some time left, but not the same amount. We all have some opportunities, but not the same ones. We all have resources, but not the same amount. Be a person who can say, "I'm going to use my freedom to invest these resources for the kingdom. I'm not going to take them for granted, I'm not going to make excuses, I'm not going to compare myself to the people around me, and I'm not going to bury them in the ground." If you don't use what you have you'll lose what you have. Playing it safe is the most dangerous thing you can do. When you embrace that through the lens of a God who loves you, you have nothing to fear when the master returns.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.

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