

“Risk, Responsibility, and Reward”

Matthew 25:14-30

Readers’ Chorus Script adapted from *The Message & The Contemporary English Version*

The story we just heard is known as “The Parable of the Talents.” You’ve heard it before, I’m sure. The Readers’ Chorus used a version of the Scripture adapted from *The Message* and *The Contemporary English Version of the Bible*, both modern translations. You might have noticed the word “talent” was never used – instead a numerical amount of coins was used to delineate how much money each servant was given: instead of 5 talents, 2 talents and 1 talent; we heard 5,000 coins, 2,000 coins, and 1,000 coins. But if you were to look in your pew Bible, which is the New Revised Standard Version of the Bible, you would see the word “talent.”

Different sources will tell you different things, but essentially – a “talent” in Jesus’ day was a unit of money approximating fifteen years of earnings by a day laborer, and that’s on the low end of scholars’ estimations. To be entrusted with five talents was to be entrusted with more than a lifetime’s worth of average wages: an amount equivalent to seventy-five years of earnings by a

day-laborer.¹ Whether we’re talking about 1, 2, or 5 talents – we’re talking about an enormous amount of money...and it’s a sum of money that represents years of hard work and labor.

Often when this parable is read, the word “talent” is understood in light of our modern definition of this word, which according to Merriam-Webster is “*the natural endowment of a person; a special, often athletic, creative, or artistic aptitude; or general intelligence or mental power.*”² But Matthew’s original audience would have only heard and understood the word “talent” as a monetary term - without any implication of personal or spiritual gifts or abilities.³

Yet if you do a quick *Google* search of “The Parable of the Talents” you will find far more interpretations of this parable that interpret the word “talent” as a spiritual gift that is given

¹ Lindsay P. Armstrong, “Matthew 25:14-30 – Homiletical Perspective” *Feasting on the Word: Preaching the Revised Common Lectionary - Year A, Volume 4 Season after Pentecost* 2 eds., David L. Bartlett and Barbara Brown Taylor (Westminster John Knox Press: Louisville, KY) 2011, pg 309, 311.

² Accessed on 12 November 2011 at

<http://www.merriam-webster.com/dictionary/talent>.

³ Armstrong, pg 309.

to one by God rather than as a unit of money. I have, and could, preach on this passage with this interpretation. I have a lot of thoughts on this. But I'll save them for a later date, because today I want to look at this story and read it as if the word "talent" doesn't mean gifts or abilities - but actually means *money*.

For most, if not all of us, we earn money by using our gifts and talents in the working world, and therefore money is of course related to "talent"...but we all know that it is far easier to talk about sharing our gifts and talents in the church than it is to talk about sharing our money. Which, honestly, I don't understand.

And maybe this is where being an almost 31-year-old in ministry gets me in trouble. Maybe I'm just young and naïve about money. Maybe I haven't lived enough life yet to know that money is something that shouldn't be talked about in specifics - only in generalities. Maybe I should respect the tradition and culture of "we don't talk about our giving" that prevails in the Christian Church. Maybe it is true that my giving is only a matter of business between "me and God."

But just as saying "me and God" is grammatically incorrect - I think it's theologically incorrect as well. Jesus talked (*meaning he spoke out loud and in public!*) about money all the

time...specifically and directly to individuals. Even in our text today, Jesus tells a story about four individuals - a man and three of his servants - and about how they *each* understood and used money.

This is a difficult passage. Any Scripture passage that ends with, "*As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth,*" (v30) is not one that a preacher is going to say, "*Yes, I can't wait to preach this!*" No - this is one of those sobering passages that really presses me to think about the life Jesus is really calling me, and all of us, to live. **And it's a life of risk, responsibility, and reward...but not necessarily in the ways we might think.**

Simply put: everything we have is a gift from God. Every cent of money that is to our name is only ours because the God who named us as God's own also entrusted us with resources to help share the name of Jesus with the world.

That said, for whatever reason - "God only knows" why - each of us has different amounts of money in this life. We are gifted differently, and in today's society those gifts are valued monetarily in different ways. We humans have assigned monetarily value to jobs, which suggest that some people or some skills are "worth"

more than other people or skills. But despite what dollar amount our society has assigned to various jobs, we need janitors in our schools just as much as we need judges in our courts; we need dime-store cashiers just as much as we need dentists and doctors; and we need waitresses just as much as we need white collared techies. What we earn has a financial value – but that financial value does not equate to our value as a child of God – we are equal in that respect. We are all beloved children of God.

And *this* is why I don't understand why talking about money is so difficult! Whether we are employed or unemployed, just starting out or retired, millionaires or minimum wage earners - we all have the same value before God and therefore the same responsibility to be stewards of what God has given us, no matter how big or how small. This is why I love the tithe – it is an equalizer. To give based on a percentage of our income, rather than based on a monetary amount, is freeing. The amount we give - doesn't matter; that we are giving in proportion to what God has given us – does.⁴

⁴ And I always say this – and I'll say it again – many people say preaching on tithing is not fair to those who are struggling with work or who are unemployed. And I would say the opposite. If you do not have an income, then you don't have an income on which to tithe. And this is the gift of Christian community: during difficult times we can help you through those times. This is what the Calvary Family Emergency Fund is all about. But if you earn any money at all – whether you are a child with your first

It's the same thing as the servant with 5,000 coins and the one with 2,000 coins. They had different amounts of money, but they invested it with the same energy and intention as if they had been given the same. The issue with the 1,000 coin guy was that he was scared of losing the money. So he just held on to it - out of fear.

Now I think that the 1,000 coin servant gets a bad rap, not least of which is indicated by the wrath of his master at the end of this story. Because, you know what? Maybe he *was* genuinely afraid of losing the money. Maybe he grew up in a family that didn't have money and was always waiting for the next paycheck to see if there would be a meal on the table. Or maybe clinging to this sum of money entrusted to him was the responsible thing to do - because he struggles with addiction and with gambling – and so burying it was smarter than blowing it. We're told he's afraid of his master, but maybe that fear is a result of other fears that are living under the surface in other parts of his life.

And I think the master in this parable (and we too) are quick to praise the servants given 5,000 coins and 2,000 coins because they doubled their

allowance or a teenager with your first job – whether you are at the height of your career or you are retired and on fixed income - if we *each* are giving 10 percent of that to the ministry of God in the world...then we are giving according to our ability.

money - but what if their investments *hadn't* paid off? What if they did what they had always done with their money – put it in the stock market, and then along comes 2008 and all the sudden their “tried and true” and “relatively stable” way of investing money caught them off guard...to a devastating result.

In other words, what if their risk had yielded no reward? What would the master have done then? Would he still have been pleased that they took the risk...or would he be thanking God that at least he had 1,000 coins left because of the one “responsible” guy that buried the money?

The *risks* in this parable are *rewarded* because they *worked*. If they had not worked – each of these individual servants would have had a different story to tell his master. And this is where I really started wondering about this parable.

What if all three of these servants went about this in the wrong way?

Think about it. Each time the master gave one of them an amount of money, they went off on their own, and as an *individual*, each servant decided what to do with his money: whether to invest it or not...and if they invested it – how to invest it...in our case – whether to trust Banker Joe or Banker Kevin with their sums of

money.⁵

What if each of these three individuals had gathered together and consulted with one another about what to do with the money their master gave them?

What if instead of operating as individuals, they said, “*You know what? We all work for the same guy...we're all supposed to be doing the same thing with this money...let's figure out together what the best thing is to do with what we've been given.*” Such a scenario allows for mentoring and discussion, for collaboration and teamwork, for transparency and vulnerability - rather than a scenario of competition or secrecy or shame.

What if the 1,000 coin guy had voiced his fears about the masters reaction? Perhaps the 2,000 coin guy could have taken him aside and listened to his fears and said, “*I understand why you are afraid, but you aren't in this alone, and we'll figure this out together...why don't we pool our money together and save half of it while investing the other half?*”

Or what if 5,000 coin guy had come over and said, “*I'm thinking about taking my money to Banker Joe because I really like how he invests money and I approve of what he*

⁵ Banker Joe are Banker Kevin are references to the scriptural narrative that was dramatized earlier in the service. See the attached script.

stands for...I think that's a better choice than Banker Kevin...who may help us earn more money – but who has shady business practices. And I was thinking...if we pooled our coins together and gave Banker Joe 8,000 coins, we could get a higher return on our investment in a shorter amount of time...what do y'all think?"

In other words, what if instead of operating as individuals, these three servants had operated as a community? A community of people who realized they each had been given a different amount of money...but because they shared a common purpose and master...they wanted to consult with one another to make sure they were being the best stewards they could be of what they had been given?

The *amount* they each had didn't matter; after all, they were each given a different amount and they were given this amount in public - out in front of one another (not in a secret sealed envelope!) They knew how much each of them had, and that helped them figure out what they could do with all of it.⁶

Perhaps I'm playing with an

⁶ In a sense when we each turn in a pledge card next week on Commitment Sunday, this is what we are doing: looking (anonymously, of course) at what each of us is giving individually so that we can figure out how all of it can be used collectively.

unconventional reading of this parable. But I'm convinced that the Church, our church included, has to start thinking and talking about money and stewardship unconventionally.

What if the *risk* in this story is not about investing money or not investing money...but what if we imagined that the *risk* in this story could have been these three guys approaching one another and talking frankly and vulnerably about their money and their situation? What if they had taken a *risk* by being transparent with one another: figuring out where one person was weak and another was strong?

I already know some of you hate this idea. And - I know that you will tell me that you hate this idea. And I'm not saying that I love this idea...but I do feel convicted by it.

Because why are we willing to be vulnerable with everything else in our lives – and offer pastoral care and support to one another when we're hurting spiritually, emotionally, or physically – but we aren't comfortable saying, *"I have no idea how to plan and make a budget that includes giving to the church...I can barely feed my kids. Can you help me make the first step?"*

Or – *"I'm trying to take more risks in my giving, and since I'm on a fixed*

income, it makes me nervous...what was your experience as you navigated the transition to retirement?"

Or – *"Will you pray for me? I lost my job. And I need help."*

Or – *"What does stewardship mean anyway? I wasn't raised in the church – and this concept is foreign to me."*

Or – *"What do you think about giving part of my tithe to the church and part of my tithe to other charities? What are the implications of that decision?"*

Or – *"You know what, I've never talked about giving with my kids...how did you start to teach stewardship to your kids when they were young? Do you have ideas about how I can teach my kids to give now that they are teenagers?"*

These are the conversations I believe we need to be having in our hallways. Not just – *"How are you recovering from the surgery?"* Not just *"How are you doing since your mom died?"* Not just *"Have you donated to Operation Christmas Child yet?"* Not just *"What are you studying in your class?"* Not just *"Can you believe what Anne said in her sermon today?"*

These are questions and conversations that are foundational to our life as a loving church community. But so are questions about our finances. We

need to be talking more openly and directly about our money, about our country's addiction to consumerism, about our fears about the future, about the ethical implications of our banking, investing, and spending, etc.

Jesus didn't compartmentalize certain parts of our faith – "the spiritual" and "the financial." Probably because the "financial" is part and parcel to "the spiritual."

Writer and poet David Whyte said, *"The price of our vitality is the sum of all our fears."*⁷ **The price of our vitality is the sum of all our fears.** We, meaning the capital "C" Church (not just us here at Calvary), seem to be afraid of talking about money and of sharing our journeys of faith as it relates to our giving. And it's hurting our vitality.

Brian shared transparently a few weeks ago in his sermon about the commitment he and Tara have made to the mission and ministry of Calvary. They tithe off their gross income and I appreciated Brian's honesty when he said, "It's not always easy."

As another one of your pastors, I want you to know that I tithe off of my gross income, and I echo Brian in saying, "It's not always easy."

⁷ This quote was written in my personal quote book which is a compilation of quotes I've read in different places.

I am fortunate that tithing has been a way of life for me since childhood, thanks to the wonderful teaching and example of my parents and home church. Tithing does not challenge me on a regular basis because I always prepare for it and expect it and want to give in that way – it's a blessing really – because, you, Calvary, are a blessing to me.

But that means that my challenge in giving is different. I have been challenged since coming to Calvary to give in other ways – in new ways - that affect my budgeting and lifestyle. Namely - the four annual offerings that ABC-USA churches collect was/is something new for me since I came from a different Baptist fellowship.

And then another challenge for my giving has been for our renovation campaign: Respond, Renew, Rejoice. Giving to RRR has been rewarding because I reap the benefits of this renovated facility every single day, quite literally. But personally, it has not been easy. Extending part of that commitment another year into 2012 will be challenging – but – it really is my joy. The thing about giving is – even though it can be challenging – it is a joy. Because I could never do on my own what we do together Calvary. Truly. So giving a part of what I have to this collective ministry is such a gift...because it has exponential ministry benefits beyond what my

money would do on its own. That is cool. It really is. And what's even cooler is that I believe wholeheartedly that the mission and ministry of Calvary reflects the love and life of Christ. We're not perfect...but what we do is significant...and what we are envisioning through God's leading is inspiring.

It's clear what the "responsibility" in this parable is: we are to be good stewards of what we have been given. But sometimes the responsible thing to do is a bit risky...sometimes it's a bit unconventional...sometimes it's a bit uncomfortable...sometimes it's a bit Christ-like.

The mission and ministry of Calvary depends upon you and me giving proportionally and consistently week after week. No one else is going to give for us. When the master in this story returned, it was only his three original servants that showed up to give him back his money. Random strangers weren't lining up to also give money. We can't count on anyone but ourselves to give to the mission and ministry of Calvary. And why should we? We don't need to - we are blessed.

We are called to be "risk-takers" in our giving... and that risk will look different for all of us: for some of us just turning in a pledge card for this first time will feel risky, for some of

us committing to give consistently will feel risky, for some of us giving 1-2% more will be risky, and for some of us trying the tithe will be risky.

Taylor Goodman, one of our youth, won her school's 6th grade Veteran's Week essay contest. Taylor had to research a living Medal of Honor recipient as well as another prominent figure who represents freedom to her, then write about each person as well as her own understanding of freedom and liberty. Here is an excerpt of her essay:

Freedom and liberty mean different things to each of us. These are necessities for a peaceful society where everyone can be the person they've dreamed of becoming. Martin Luther king Jr., a peace advocate for equality, and Bruce P. Crandall, a Medal of Honor recipient during the Vietnam War, have unique, but meaningful views on what freedom and liberty mean to them.

Bruce P. Crandall showed his thoughts on freedom and liberty when he took a daring risk to save other wounded troopers. Flying a lightly weaponed airplane through intense enemy fire, he risked his own life to save all of the seriously injured soldiers, focusing only on their lives rather than his own. This shows that he is a selfless, honorable hero. He displayed a stellar example of what he thinks liberty and freedom mean: that we all, no matter what the circumstances, have the ability and power to do what's right.⁸

⁸ This essay was excerpted from a post on *Facebook* of Taylor's essay by her mother, Brenda Goodman, on November 12, 2011.

Calvary, no matter what our individual circumstances, we each have the ability and the choice to tangibly express in our giving what it means when we say, "*We are Calvary...and together we can do more.*"⁹

We have a **responsibility** to give as stewards of God's resources...and yes, sometimes that feels **risky**...but know that just doing something together (that we couldn't do on our own) in the name of Christ for the sake of Christ's mission in the world...is **reward** enough.

Amen.

Quote to precede the Benediction:

"Expect great things from God...attempt great things for God."

-Baptist missionary and minister, William Carey

⁹ These are the theme phrases for Calvary's 2011 Stewardship Campaign.

Script for Matthew 25:14-30

(adapted from *The Message & The Contemporary English Version*)

Outside Narrator: Jesus told stories as a way of helping people understand God’s Kingdom and how to live out their faith on a day-to-day basis. This is one of the stories he told – it is a story about the risks we are willing to take with our money, the responsibility we have to be good stewards of what we have been given, and the reward that we miss out on when we are afraid of taking risks. Jesus told this story as part of a series of stories that talked about what people were to do with their lives as they awaited the coming return of the Lord and the fulfillment of God’s Kingdom on earth. Matthew wrote the version of the story we will hear today.

(Outside Narrator steps out of lectern/pulpit and Story Narrator steps into lectern/pulpit.)

Story Narrator: The kingdom of God is like this: A man was about to go away on an extended trip and so he put his three servants in charge of all he owned. (The Man walks out pulling a suitcase, opens it revealing the 8 bags of coins...and motions to the bags when the narrator says “all he owned.”) The man called his servants together. (three servants walk out and stand by the man) He knew the ability of each of his servants so he delegated responsibilities according to what he thought they could handle. To one he gave five thousand coins (The Man hands 5 bags to servant #1), to another two thousand coins (The Man hands 2 bags to servant #2), and to the third he gave one thousand coins (The Man hands 1 bag to servant #3). Then the man left on his trip. (The Man walks off with his suitcase waving goodbye.)

Right away, as soon as the man had gone, the servant with the five thousand coins used them to earn five thousand more. (Servant #1 makes a look of “hmmm” – scratching chin – then takes 5 bags of coins...puts them in their backpack and runs off energetically to Banker Joe. Servant #1 gives Banker Joe the 5 bags...and then Banker Joe gives Servant #1 a total of 10 bags of coins. Servant #1 puts those in their backpack and runs off energetically – super happy.)

The servant who had two thousand coins did the same with his money and earned two thousand more. (Servant #2 makes a wide eyed look (like a light-bulb going off in their head and holds up their finger like “I’ve got it!” and puts the 2 bags of coins in their basket and skips off to Banker Kevin. Servant #2 gives Banker Kevin the 2 bags of coins...and

then Banker Kevin gives Servant #2 a total of 4 bags of coins. Servant #2 puts those bags in their basket, and looking satisfied – walks away.)

But the servant with one thousand coins dug a hole and carefully buried the man's money in the ground. (Servant #3 has a worried look on their face and moves a bit more slowly...then takes their one bag...and goes over to the large tree/plant and 'pretends' to bury it in the dirt behind the plant...then Servant #3 walks away.)

After a long absence the man finally returned from his trip. (Man walks back in pulling his suitcase.) **He called his three servants together to see what they had done with his money.** (Man makes a big arm motion and three Servants walk back in...Servant #1 has backpack, Servant #2 has basket, Servant #3 has nothing in their hands.)

Man: **It's good to be back. So – I'm eager to hear how things have been. What did you each do with the money I gave you?**

Servant #1: **Sir, you gave me five thousand coins** (pause to pull 5 bags out of backpack and put them in the Man's suitcase), **and I have earned five thousand more!** (eagerly pulls out 5 more bags of coins out of backpack and hands them to the Man who puts them in his suitcase.)

Man: **Wow – that's great!** (Man gives Servant #1 a hug) **Thank you! You are a good and faithful servant. I left you in charge of only a little, but now I will put you in charge of much more. Come with me, because from now on I want you to be my partner!** (Servant #1 stands beside Man and Man puts his arm around Servant #1 and both are grinning.)

Servant #2: (Servant #2 steps up to The Man eagerly.) **Sir, you gave me two thousand coins** (pause to pull 2 bags out of basket and put them in the Man's suitcase), **and I have earned two thousand more!** (eagerly pulls 2 more bags of coins out of basket and hands them to the Man who puts them in his suitcase.)

Man: **Good work!** (Man shakes the hand of Servant #2) **You did your job well...you also are a good and faithful servant. I left you in charge of only a little, but now I will put you in charge of much more. I want you to come partner with me too – and share in my happiness.** (Servant #1 and Servant #2 give each other high fives and then both Servant #1 and Servant #2 stand with the Man in the middle and the Man puts his arms around the two servants looking satisfied.)

Man: This is great...better than I expected! (looking at and motioning to Servant #3) So – I can't wait to hear – how much money did you make me?

Servant #3: Sir, I know you have high standards and hate it when people are careless...you demand the best and have no tolerance for errors and mistakes. I was afraid I might disappoint you, so I found a good hiding place and buried your money in the ground. (Servant #3 walks to the plant/tree and 'unburies' the bag then walks back to the Man kind of timidly and hands the Man the bag.) Here it is, safe and sound – every cent of it.

Man: (very angry and upset and holding up the one bag of coins) What?! That's a terrible way to live! You are lazy and good-for-nothing...living cautiously like that?! If you knew I was after the best, why did you do less than the least? You could have *at least* put my money in the bank, where it could have earned a little interest.

I'm taking your money and giving it to my servant who gave me ten thousand coins – the one who risked the most. (The Man takes the bag of coins and tosses it to Servant #1 who takes it proudly.) Everyone who has something will be given more, and they will have more than enough. But everything will be taken from those who don't have anything. You are a worthless servant, because of your "play-it-safe" attitude – don't you ever go out on a limb in your life? Take a risk?

Story Narrator: The Man then ordered that the servant be thrown out into the dark - the kind of darkness where people cry and grit their teeth in pain. (Servant #1 and #2 each take an arm of Servant #3 and lead him out and away from The Man.)

(The Man walks off in a different direction and the Story Narrator steps out of lectern/pulpit.)

Outside Narrator: This is the Word of God for the People of God.

People: Thanks be to God.