

Wise Investing

Matthew 25:14–30 (NRSV)

“For *the kingdom of heaven* is as if a man, going on a journey, summoned his slaves and entrusted his property to them; **15** to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. **16** The one who had received the five talents went off at once and traded with them, and made five more talents. **17** In the same way, the one who had the two talents made two more talents. **18** But the one who had received the one talent went off and dug a hole in the ground and hid his master’s money. **19** After a long time the master of those slaves came and settled accounts with them. **20** Then the one who had received the five talents came forward, bringing five more talents, saying, ‘Master, you handed over to me five talents; see, I have made five more talents.’ **21** His 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.’ **22** And the one with the two talents also came forward, saying, ‘Master, you handed over to me two talents; see, I have made two more talents.’ **23** His 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.’ **24** Then the one who had received the one talent also came forward, saying, ‘Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed; **25** so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’ **26** But his master replied, ‘You wicked and lazy slave! You knew, did you, that I reap where I did not sow, and gather where I did not scatter? **27** Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. **28** So take the talent from him, and give it to the one with the ten talents. **29** For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away. **30** As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.’

Introduction. Today has been a glorious celebration as we have witnessed God’s faithfulness in the life of OUMC. Through the gifts of God’s people over the past three decades (some of which have been sacrificial in nature) and through “manna” from God in heaven (from the funds from the cell tower), we find ourselves as a church debt free. We are in a position to use our resources more effectively in ministry and meet the challenges and opportunities God will place before us in the future from an extraordinary position.

How appropriate it is that in the Passion Parables of Jesus, there would be one that uses money as its object lesson. While this parable has broad implications, it does give us an opportunity to think about a topic that is of interest to most of us – money.

In the past few years, I have discovered there is a group of people really interested in Patty and my money. Patty and I receive 1 to 2 invitations each week to dinner at some of our area’s finest restaurants to hear some financial advisor or group present information about managing and investing our money. They really want to manage our resources. I just wish Patty and I had as much money as they think we have.

The Parable.

Managing and investing money is not a modern issue – it is one that dates back to the early days of civilization. Jesus knew something about it and understood that the topic could gain the attention of people in his audience. So he told a story of a man who decided to put into three of his servant’s hands a sizable amount of his wealth. He left it with them as he went abroad for an extended season.

These servants were given a huge level of liberty and responsibility with what they were given. Their role was not that of broker who executes deals and trades ordered by the investor. Their role was even greater than a financial advisor who lays before the investor the options, gives direction on what seems best for the purposes of the investor and then carries out the investor’s decisions. They were given the liberty to do with the funds of the master what they desired.

What they were given was not a “bit of change” from granddaddy’s pocket. The master gave them each a huge amount of money. When we hear the word, “talent,” we think of some type of gift someone might have – musical, athletic, academic. But here the word is a measurement representing around 6,000 days of wages for a common laborer, which equals nearly ½ million dollars. So to one servant was given \$2.5 M, to the second \$1M and to the third \$0.5M. These were sizable amounts of money. When Jesus gave these figures, I am sure the ears of all in the audience perked up.

It is notable that each was not given the same amount. Jesus said they were given according to their ability. But even the one who was given \$.5M, possessed much. He must have had quite a bit of ability. What if you have ½ million dollars to invest, would you put it into the hands of someone you thought knew nothing about managing money?

Not all of us are given the same level of resources. Not all churches are given the same. The measurement of who we are is not measured by what we are given and have but by what we do with what we are given. The master measured the servants by what they did with his money.

Giving an account

So a wealthy man before going on an extended trip abroad turned over sizable amounts of money to three of his managers. He then left for a long time. When he eventually returned he called each of the managers into his office to give an account of what they did with his money.

If you have investments managed by a financial institution or brokerage company, you receive periodic statements regarding your funds' performance. While it takes some education and careful examination, you can see whether your investments have greater or less value since the last statement. Often you can see the ongoing track of your money's performance. On some occasions, you will be very happy with the returns and at others you will be rather gloomy. At the end of December, most who had investments in the Stock Market had rather long faces. By law, financial institutions must give an accounting for what they have done with our funds.

Jesus' story at this point can be very uncomfortable for most of us. **We must give an account to the Divine Giver of the resources He has turned over to us.** Whether we want to admit it or not, everything we have comes as a gift from God. If one is born into a family of wealth and privilege, who chose for that person to be born into that family? If one is blessed with great intellect or strong business skills that allowed her to prosper, who gave those skills? If one works long and hard and is able to gain resources, who gave the health for the ability to work? James wrote that *every good and complete gift comes from God* (1:17).

We do and will give an account to God with what we have done with the financial resources we have been given. There are times in our lives when this happens and there will be a time after our lives end when we stand before God to give an account. This is sobering, isn't it?

So the master finally returned and asked each what they had done with the money they had been given. The first who had been given \$2.5M brought back \$5M. He had doubled the investment. Not to be outdone by the first, the second who had been given \$1M, reported he had doubled the money as well - \$2M. (Every investor enjoys seeing her money doubled.) These two guys put the money to work and were blessed by what they had done with it.

Thirty years ago, a congregation of 365 members and a Sunday worship attendance of 211, stepped out on faith and moved to this campus and took on a debt of \$1.4M (which is over \$3M in today's money). That band of people were faithful with the resources God had given them and they did not drown but continued to minister. The church has grown so much from that point – lives have been transformed, disciples have been made, this community and region have been impacted in such significant ways. What happened here in that first decade in addressing the debt was phenomenal. In faith, the people here have stepped forward when God gave vision and presented opportunity. In a sense, today is a day of accounting for OUMC. The church has invested its money in ministry and developing this wonderful ministry center.

The master commended the first two managers for their management – *“Excellent, good and faithful servants.”* They had done a good job investing and managing. They had been faithful to the task. Those would be sweet words for us to hear coming from our Lord in heaven, wouldn't it?

The third servant gave his report and presented everything he had been given. **He had lost nothing.** He said he considered the master to be a “hard man” – a shrewd and demanding business person. So he was afraid to do anything with the money so he buried it in his backyard. It was a safe and secure but it wasn't doing anything either.

Unfortunately for this man, the master was not pleased. His rebuke to the servant was severe – *“You worthless and slothful servant.”* The master intended for the servants to use wisely what they had been given but this man had been fearful and hesitant to do anything. He was unwilling to take risk. He squandered his opportunity and that of his master.

Having our celebration of being debt free comes with a temptation that can lead to a dark place. Today we are in a healthy financial situation with resources in reserve. It can be tempting to sit on these in order to feel secure. Being out of debt can in the minds of some be the goal. In the future (whether one year, two years or five) God will call us again to meet a challenge

and leap forward into an opportunity. This will probably mean taking on debt again. You see debt is not wrong – it can be a great tool if managed well or it can be a ball and chain that drowns a congregation. When we do come to these hurdles I hope we will both remember this day of what can happen as we faithfully move forward and the expectation of our Lord. He wants us as a church to invest what He has given us in ministry to transform our world.

Over the next month, we will be asking you to contribute to a need of renovating the sanctuary. Many things there – flooring, pews, paint and ceilings need attention. We want God's house to be cared for well.

For a long time, I have wished Jesus had told this parable with a **third component** – one of these servants had taken the resources, invested it but had lost some or all of it. I wanted to hear what happened with one takes the risk with the resources and things did not turn out as well. I as studied for this message, I discovered an earlier parable told of that investor. **He lost a large sum of money and could not repay it.** When the master called him for an accounting, the debtor pleaded for mercy. Guess what? The master forgave his debt. While there is more to that story, the nature of the master Jesus presented is clear – **the master is gracious and forgiving.**

Facing reality in the kingdom.

For the kingdom of God is like a man who gave large sums of money to his servants. Again while this parable speaks on many levels, it definitely speaks to each of us regarding the resources we have been given. It is a call for a searching examination of how we manage and invest our resources – particularly as they relate to the God's kingdom. Are you using those resources wisely so that God's kingdom prospers? Are you squandering some or much of those resources and the kingdom sees little or no benefit? Are you hoarding those resources in fear?

Kingdom stewardship – how you use what God has given addresses several dimensions of our lives:

- Are you providing and caring well for your family?
- Do you live in a state where you can share with others who are in need?
- Are you able to have the resources to provide to those organizations you believe in and move your heart?
- Are you investing in your church fully so that her ministry can be what God desires?

After this sermon, I am somewhat tempted to take up an offering. Relax, we are not going to do so. But I do want you to make your offering to God – a heart of thanks and a renewed commitment to use what He has given to bless Him and the world.