

**High Risk, High Yield**  
**Matthew 25:14-30**

*Twenty-fourth Sunday in Ordinary Time/ 15<sup>th</sup> November 2020*

We're talking about an enormous sum of money in this parable. One talent equaled about twenty years' worth of wages for the typical laborer. The master's estate is valued at eight talents, that's 160 years of wages. That's a lot of money. For someone in the first century, we're talking about all the money earned over multiple lifetimes.

How does that make you feel? If you're comfortable working with large sums of money that kind of wealth doesn't bother you. What if you were an average day laborer or peasant in the first century? Being responsible for that kind of money might make you feel extremely nervous and uneasy. Perhaps you wouldn't even want that kind of responsibility, you wouldn't want that burden, maybe even wish that it hadn't been entrusted to your care.

In the parable a master divides up his estate to three servants, based on their ability. To one he entrusts five talents, to another two, and to another one. You know how it goes. The one with five talents traded up, yielding another five talents. The one with two talents did the same. And the one-talent man dug a hole in the ground and put his master's money there. After a long time, the master returns to settle the estate accounts. The master is really pleased. The one who was given five talents returns ten; the one given two returns four. "Well done, good and trustworthy servant you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master" (Mt. 25:21, 23). And you know what happens to the servant who dug a hole and returned exactly what was given to him. He ends up in outer darkness, weeping and gnashing his teeth.

This is a challenging parable. You might even dislike it. Remember—please—this is a parable, which means it's a metaphor not to be taken *literally*. A parable is a teaching device Jesus used to make a point, to shock us and to wake us up; it's meant to disturb us, it's meant to be troubling. But not for the reasons you might think. If you focus upon the last verse, "darkness and gnashing of teeth," you might read this as a warning or morality tale: don't be like that foolish slave, because if you do, that's what will come of you, so be a good steward. If you focus there, you'll miss the point.

And, yes, our Stewardship Committee is leading us through this year's pledge campaign for 2021 and it might sound like Jesus is schooling us about how to get a good return on God's money. The parable appears to be about money, but it's not really. It is and yet it isn't.

Getting that kind of return in Jesus' time would have been unthinkable. He lived in a zero-sum economy. There were no stock markets to invest in, there was no confidence in a growing economy, and there was no anticipation of growth beyond your socio-economic level. He lived in what is known as a "Limited Good" world, where seeking more was actually morally wrong. Because the pie was limited and already distributed, an increase in the share of one meant a loss for someone else. Honorable people did not try to get more. Only the wealthy got wealthier, but they used their servants to do it.<sup>1</sup> And usury, charging interest on loans, was also

morally wrong, strictly forbidden by the Bible (Exodus 22: 24; Leviticus 25: 35-57; Deuteronomy 23: 20-21). If we followed that law today our entire economy would crumble.

In Jesus' time, the most prudent thing to do with your money according the Mishna, a major work of Rabbinic Judaism, the normal thing to do with your money was to dig a hole and bury it.<sup>2</sup> There it would be safe. That's what they did in the ancient world. Years ago, there was a guy with a metal detector struck gold and silver when he uncovered a valuable cache of Celtic coins in a cornfield in Holland, from around 53 B. C., worth about \$220,000. They were placed in a hole to hide them from the conquering Romans no doubt. The servant with the one talent did what any noble person would have done. It was the normal, rational appropriate thing to do. He wasn't being stingy or greedy.

This is what's so confusing and shocking about this parable. You could imagine the distress he must have felt. When the master returns and rewards the others who from the conventional, even religious standards of Jesus' time were foolish, we see something new is up. You can imagine the one-talent servant saying, "But the Mishna says dig a hole and bury it, so I dug a hole!" Tables are now turned, and his world is turned upside down and inside out—which is precisely what happens when we enter or experience the Kingdom of God, as Jesus showed us.

There's nothing conventional about the Kingdom, the conventional way is not good enough. The safe way is not always God's way. Although Jesus is talking about money here, this parable, coming late in Matthew's Gospel, is really a statement against the scribes and pharisees, the one-talent-servants reluctant, resistant to the change Jesus was bringing. They wanted to keep things in place, ever for the status quo. Any change, any development, any alteration, anything new was anathema to them. They wanted to keep things in place, take no risks, play it safe, and did so believing that they were being faithful to Yahweh, when in reality they were erecting barriers to the inbreaking Kingdom of God. Fidelity to the old ways turns out to be faithlessness. Followers of Jesus know that the "talent" or "talents" in the parable is the gospel itself, the good news of the Kingdom, the gospel of truth and mercy and peace and forgiveness, now entrusted to the church. The Lord has entrusted us to God's "property" and Jesus is looking to the church to use its treasure in different, unconventional ways. The gospel, you see, is a high-risk venture. Playing it safe or being cautious is not necessarily a Christian virtue.

Why do we play it safe? Why are we cautious with the gospel, both in the Christian life and in the life of the church? Yes, I know, we have to be good stewards, we have to be fiscally prudent, we have to be careful with our choices. I get that. But this doesn't mean we avoid every risk and never take chances. Churches are not banks. We are not called to save, but to spend, to share. Too much saving creates congregations that are tentative, cautious, even risk-averse because all their energy goes into saving and preserving the status quo, preserving the institution. When churches function this way, large warning flags should go up because the soul of the church is at risk. I'm reminded of something Michael Durall observed from working with many congregations, "Churches seldom die of taking risks. They often die of security—not instantly, but eventually."<sup>3</sup> Healthy churches take risks, they're not concerned about security, always looking inward, holding on, digging a hole and living in it.

What keeps us from taking risks? Maybe we're generally risk-averse. Or maybe we put fear in the driver's seat. That was true for one-talent servant. He was afraid. When the master asked why he was lazy, he replied, "master, 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" (Mt. 25:24-25). Why is he afraid? He says the master is harsh. But how does he know? The text doesn't say that. The other two don't see the master that way, do they? Maybe that was his experience with the master. But the master said, if that is how you see me, demanding much, then why didn't you work my money?

You see, what's underneath this parable is something extremely important: God wants us to proclaim and serve the good news of the Kingdom. And what's absolutely mind-blowing, if you think about it, is that God entrusts the treasure of the gospel to us, weak, broken, often-fearful, sinful people that we are, because, despite all of this, God knows we are trustworthy and capable of fulfilling this task. And how we serve the good news, that which has been given to us, is directly related to the image of God that we hold within us, which is what I think this parable is really about. Our lives will come to reflect the type of image of God that we hold. This is why idolatry is so dangerous, because we become what we worship, we take on the characteristics, attitudes, assumptions, and style of whatever or whomever we worship. That image is so important, which is why we need to dwell in the image of God that Jesus presents to us. A healthy or faithful image makes it easier for us to love God, treasure what God treasures, and in love and gratitude and joy, and frees us to live with glad and generous hearts (Acts 2:46). The one-talent servant has no desire to place his heart or entrust himself to such a harsh master. That's not worth treasuring. For what we do treasure will guide our hearts and, ultimately, that's what God is concerned most about. Connecting treasure with hearts. As Jesus said earlier in Matthew, "For where your treasure is, there your heart will be also" (Matthew 6:21).

It all depends upon one's perception, how one *sees*. Earlier in Matthew, Jesus said, "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!" (Mt. 6:23). We could say that the one-talent servant has an "evil eye," for all he can see is darkness and the darkness is what finally engulfs him. We reap what we sow. We get the God we worship. That's the tragedy here for this man and ultimately for us when we are like him. "The tragic news of this parable is that the one-talent man pronounces his own judgment; he gets only the master his tiny and warped vision can see. In theological terms, he gets the peevish little tyrant god he believes in. The story is not about the generous master suddenly turning cruel and punitive; it is about living with the consequences of one's own faith. If one trusts the goodness of God, one can boldly venture out with eyes wide open to the grace in life and can discover the joy of God's providence everywhere. But to be a child of the generous, gracious, and life-giving God and, nonetheless, to insist upon viewing God as oppressive, cruel, and fear provoking is to live a life that is tragically impoverished." As Tom Long puts it so well in his commentary, "There is a kind of theological economy at work. For those who live in the confidence that God is trustworthy and generous, discover more and more of that generosity; but for those who run and hide under the bed from a bad, mean, and scolding God, they condemn themselves to a life under the bed, alone, quivering in needless fear."<sup>4</sup>

That's not the life Jesus wants for you or for me. And I know it's not the life we really want for ourselves. I've seen so much damage done in churches and to the psyches of God's people by the destructive power of a harsh, cruel, demanding, judging, fear-inducing image of God. I'm not sure how it emerges, maybe an over-moralizing, childish reading of scripture that doesn't mature with adulthood, the inability to see the image of God through the life of Jesus.

The image of a generous God yields generous hearts, hearts grateful for the love received from God's abundance. That's an image of God to treasure, value, honor, worship, and serve. When we're no longer afraid of being judged we're free to give our hearts away with joy. When we're not afraid we're free to put our hearts in the right place. And it's within this frame that we must consider how we serve the gospel and use all that has been entrusted us, including our time, gifts, wisdom, knowledge, life experience, resources—everything places in service to the to the gospel, to the good news of the kingdom. And then we will wait to hear those words, “Well done, good and faithful servant, enter into the joy of your Lord!”

---

<sup>1</sup> Bruce J. Malina and Richard L. Rohrbaugh, *Social-Science Commentary on the Synoptic Gospels* (Minneapolis: Fortress Press, 1992), 149-150.

<sup>2</sup> William Barclay, *Daily Bible Study Series: New Testament Commentary – The Gospel of Matthew, Vol. 2* (Philadelphia: Westminster Press, 1958), 357.

<sup>3</sup> Michael Durall, *Beyond the Collection Plate: Overcoming Obstacles to Faithful Giving*. Foreword by Thomas G. Bandy (Nashville: Abingdon Press, 2003), 86-89.

<sup>4</sup> Thomas G. Long, *Matthew* (Louisville: Westminster John Knox Press, 1997), 383.