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East Liberty Presbyterian Church
November 13, 2011 (Stewardship Sunday)
Matthew 25:14-30
“An Investment Crisis”

There’s an interesting convergence today as we celebrate Stewardship Sunday. We’ve read the parable of the Talents, and the news media keeps us keenly aware of the economic uncertainties affecting life here and around the world. Last week we considered the story of the wise and foolish bridesmaids, half of whom endured an *oil* crisis because they didn’t have a long view of faith. Today the parable of the talents focuses on an *investment* crisis as two servants are blessed but a third is punished for burying the master’s talent out of fear. Let’s begin by drawing some connections with recent news headlines.

Just about two months ago, protesters started camping out in Zuccotti Park in New York City in what they called “Occupy Wall Street.” Based on their own website, it is a leaderless resistance movement made up of voices from the 99% of the population objecting to, what they call, the greed and corruption of the upper 1% of the population. In attempting to report on this protest, news media have inundated us with statistics, which I can’t say I fully understand or could possibly verify for accuracy. It is commonly mentioned that the income disparity in this country is at its worst level since the 1920s; that the poor and middle class in America have only seen modest growth in their income over the past 30 years, while the wealthiest 1% has enjoyed a huge growth in income. We hear about how the richest individuals and corporations have ways to avoid paying what some would consider a fair share of federal and state taxes. And in Washington, the Congressional Super Committee is battling over plans to raise revenue through higher taxes or reduce the deficit by cutting government costs or some combination of both those options.

Many people have weighed in on this discussion. Columnist David Brooks (of *The New York Times*) has argued that it is true that visible inequality exists in America’s urban centers, where the presence of so much wealth spills over into high-end stores and huge mansions catering to the “one percenters.” But he says there is also a serious, less visible inequality in America between those who have a college degree and those who don’t. In 1979, the average college graduate made 38% more than the average high school graduate, but now college graduates make 75% more. Brooks agrees that the zooming wealth of the top 1% is a problem, but we can’t neglect the bigger problem of tens of millions of Americans who annually fail to graduate from high school or college.¹ Another commentator, Ron Klain writing for Bloomberg.com, noted that the protesters in America on both the political left and right are arguing about symptoms and not the real problem, which to him is the growing perception that being rewarded in America today has less to do with hard work, innovation, and risk-taking, and more to do with who you know and how successfully you can lobby and navigate the hallways of political power.²

HYPOTHESIS: As much as money is what everyone is talking about, I don't think either the problem or the solution has to do primarily with money itself. Take that insight and apply it to the passage from Matthew 25. On its surface, it is a parable about how three servants managed huge sums of money entrusted to them by their master. One talent is equal to about 15 years' wages; so if you earn \$50,000 a year, one talent was worth three-quarters of a million dollars. We're told that the master gave out five talents, two talents, and one talent, and two of the servants doubled their investments. How did they do that? Here's where you need to use the Rule of 72. Have you heard of it? If you invest \$10,000 and it earns 5% interest, you divide 5 into 72 to see how long it will take you to double your money. 5 into 72 goes about 14 ½ times, so it would take you 14 ½ years to turn your \$10K into \$20K. Invest it at 10% interest and it would take you just over 7 years to double your money. So depending on how long the master was away, those first two servants did some pretty fancy, risky investing in order to double their master's money during his absence.

The third servant buried his talent in the ground. In that day and age, that was the safest way to protect wealth from being stolen. Still, it was not a good option in that the buried talent could neither grow nor be put to use to benefit others. So when the master returned and realized what the third servant has done, he was angry and cast the timid soul out into the darkness.

But back to our hypothesis: What if this passage isn't primarily about money? Something else is going on here. Remember, this parable is one of a series that Jesus told to describe the nature of the kingdom of God. He told about wise and foolish maidens, the latter group who got so focused on the immediate that they lost sight of the big picture of faithfulness and preparedness. Later he tells the parable about the sheep and the goats, about how doing good to others is like doing good to the Lord while ignoring those in need is like ignoring the Lord. Between those two stories comes this one about talents; resources either used out of love, trust and fidelity toward the master, or resources hidden, buried and fearfully managed by a timid soul.

To me, the strongest words in the entire parable come when the third servant stands center stage and accuses the Master of being a harsh man, reaping where he didn't sow and gathering where he did not scatter seed. Yet that is not a true statement. Far from being harsh, the master has been quite generous, giving to his three servants huge amounts of money: three-quarters of a million, one-and-a-half million, and three-and-three-quarters million dollars. And far from being cruel, the master has promised the two servants that they will now enter into his joy. That means they would move from being subservient slaves to being friends, partners, sharing directly in the goodness and joy associated with the master.

Something is amiss with the third servant's relationship with his master; and given that the story was told in reference to God's heavenly kingdom, it is safe to assume that the flaw is on the part of the servant. Jesus said, Don't hide your light under a bushel, but this man buried his entrusted wealth in a hole. Jesus said, Ask and you shall receive, knock and the door will be opened, but this man put forth less than even minimal effort. The third servant was filled with fear: fearful of what would happen if he lost the master's money. And by giving in to that fear, the worst imaginable result is what came

to pass. His relationship with a master he never fully trusted was then broken, and he was left out in the darkness. Preacher John Buchanan has said that the riskiest thing of all is not to risk anything, not to care deeply for anything, not to be moved to act, to invest, to give your heart away and risk so that you may live fully and faithfully.³

HYPOTHESIS: As much as money is what everyone is talking about, seldom does either the problem or the solution have to do with money itself. Most often the issue is relationships and trust, whether we are guided by faith or reacting out of fear. To demonize the wealthy 1% gets us nowhere; to write off the Occupy Wall Street crowds as naïve hippies solves nothing; to wage political battles more fearful of losing face than afraid of failing to find solutions diminishes everyone. To refuse to risk – to be afraid to step out by faith – to hesitate to trust God fully with our lives, our decisions, our wealth, our future: that may be the riskiest act of all. Stewardship pledges are examples of loving risks; daring to affirm a gospel faith in a skeptical world. Stewardship pledges announce that the worldly way of doing things and managing finances rarely works out well, since this world's ways are often distorted by confusing statistics and economics of fearfulness. Stewardship means we take what has been entrusted to us and we put it to work in lots of places, in here and out there, so that it may bear fruit and be an expression of the joy of the Master, both now and on the day of His coming.

HYPOTHESIS: We think fear is a signal to withdraw when it is really a sign that we are already withdrawing too much.⁴ To an early church struggling in a season of persecution and being mistrusted by others, Jesus told this parable about how they should live boldly and act confidently while they awaited the Master's return. Much had been given them: a gospel about God coming to us, dying for us, raising up from the dead that we might have life in its fullness. They were to take that "talent," that gospel wealth, and share it, not bury it. They were to take risks, to scatter the investment on the land, out of love, out of trust, out of confidence.

Why were they, and we, told to do this? Because life is primarily about relationships: relationships with God, and relationships with one another. Money enters into the equation, but it's only a tool; a means to an end, nothing more. Last sentence: This parable reminds us that the risk of not stepping out by faith, not taking responsibility, not caring deeply, not giving of ourselves and our resources and our love: that may be the riskiest, most dangerous choice of all.

AMEN

¹ David Brooks, "The Wrong Inequality," *New York Times*, October 31, 2011.

² Ron Klain, "Viewpoint", Bloomberg.com; quoted in *The Week*, November 11, 2011.

³ John Buchanan, *Feasting on the Word*, Pastoral Perspective, Matthew 25:14-30, Year A.

⁴ John Marks Templeton, *Discovering the laws of Life*, p. 177; quoting Thaddeus Golas.