"Faith=Risk"
A Sermon Preached by Frank Mansell III
John Knox Presbyterian Church – Indianapolis, Indiana
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Matthew 25: 14-30

When I was eight-years-old, I had a piggy bank. It was metal with the little legs and slot on its back where I dropped any little bit of change I would collect. I had all sorts of coins and bills in that little pig: a Susan B. Anthony dollar coin, three John F. Kennedy half dollars, a couple of two dollar bills. They were all pretty important to me, and I felt a little proud of my collection. And for an eight-year-old, I didn't have a whole lot to spend money on, so that piggy bank remained fairly full.

But my life changed when I got into Legos. Legos are the plastic building bricks that can be made into all sorts of different shapes and designs. They just recently had a Legofest here at the Indianapolis Convention Center, and to see what creations were made out of Legos was incredible. They've gotten much more sophisticated today than back in the dark ages when I was a kid, but they still capture children's imaginations as they did over sixty years ago. They also never let go of adults who grew up with them as children: you only have to walk into my office at church, or in our basement at home, to see how enamored I still am with these "children's toys."

Anyway, when I was eight, they came out with this big spaceship that was the best thing Lego had ever made (at least in my mind). I knew I had to have it. But there was one small problem: it cost $39. Now this was back in 1980, when $39 was much more than it is today. I thought about it long and hard. Do I open my piggy bank and buy the spaceship, or do I hope that someone might get it for my birthday or Christmas? Well, I wasn't very patient when I was eight (and I haven't changed much since then). I opened the piggy bank and counted my money. I believe I had about $32 in there (not bad for an eight-year-old!). I think my mother had pity on me for spending all those 2-dollar bills and special coins, and she paid the balance when we got to Service Merchandise.

Even though I had spent all of my money on that Lego set, I didn't feel the pangs of guilt I thought I would feel. Instead, I felt much joy and satisfaction, because what I used that money for turned out to be worth more in my heart and mind than the actual value. In my heart, I felt like I got much more of a return on my savings and investment when I spent it on that Lego set.

Do you save your money up for a particular item? Perhaps you want a new addition to your house, such as a piece of furniture or an appliance, so you set aside money in your savings for that purpose.

Then, when you reach your goal, you have great joy and satisfaction in being able to acquire what you had wanted.

Or maybe you are planning a special vacation in the next year, and you know it is something that will take sacrifice and forethought in having the funds available to go. You diligently set aside money to help cover the costs of travel, lodging, entertainment, and other vacation expenses. Then, when you reach your goal and you are on that special vacation, you have great joy and satisfaction in being able to achieve what you had dreamed about.

When we spend our money on particular things, the appreciation is not found in the particular object or activity we invest in. Instead, our joy and appreciation comes when we realize the value in our heart is greater than the actual price we paid. That often is because what we acquired or are enjoying did not come easily, but took much sacrifice and risk on our part to ultimately appreciate its value.

Actually, when we spend money on something, there is a great deal of risk involved. We are turning over much of our hard-earned cash in exchange for an object, which we hope will provide us at least the value of the money we are giving away. If we spend money on a trip, there is great risk involved with those who will go: what will their health, job, or family circumstances be when it is ultimately time to go?

When we chose to invest what we have earned – whether it is on an object, an experience, in someone else, in an organization – there is always an element of risk. You could say the same thing about other investments: time, energy, emotions. When we invest those in other people or organizations, there is always an element of risk. The question that must be answered is whether or not we will face those risks with faith or with fear?

The parable of the talents is a challenge to our tendency to see faith as a source of comfort and safety. It forces us out of our comfort zones and thrusts us into places that feel risky and awkward. But ultimately, this parable teaches us that God has high expectations for us all – and expects us to not just talk the talk, but most certainly to walk the walk of faith.

To truly appreciate in modern terms what this parable is saying, first consider what any investment manager will tell you today. If you are seeking to double your invested money, and you recognize the inherent risks in attaining that goal, he or she will speak of the Rule of 72. If your investment has a guaranteed interest rate of five percent, you divide the interest rate into 72, and the answer will be the number of years it will take to double your money. Five percent into 72 equals fourteen and a half years. If you wish to double your money faster than that, the risk increases dramatically *(John Buchanan, Feasting on the Word, Year A, Volume 4, Westminster/John Knox Press, Louisville, © 2011: 308-312)*

Now, consider the fact that in Jesus' day, each talent would have been the equivalent of approximately 15 years of earnings by a day laborer. Fifteen years! In our modern world, if an average worker earns $30,000 a year, that is almost half-a-million dollars. And that is the smallest amount of money that the slaves were given to manage. The other amounts were even larger. The master was incredibly trusting and generous in what he left for each of his slaves to manage. And to each, they were given an amount "according to his ability." The master knew what their "talents" were in assigning each of them five, two, and one "talent." The only question left to answer was: what would each of them do?

As we read, the first two were not shy and took risks with the money entrusted to them by their master. Each doubled what they had been given. And they are praised for their work: "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: (25:20-23).

Of course, the final part of the object lesson comes in the form of the third slave. He chose to bury the one talent in the ground, so that nothing would be lost when his master returned. That slave's expectations, however, did not match with the master's expectations. The master expected growth, expected an increase in what had been entrusted to his servants. When those expectations were not met, the consequence was significant: "Take the talent from him, and give it to the one with the ten talents. As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth" (25:28,30).

Bob Bohl writes: *One of the curious facts about each one of us is not what we believe or don't believe about God, but rather what we believe or don't believe about ourselves. The most pervasive tendency of Christians today is to be reluctant servants. It is the belief that if God wants something done hopefully God will call on someone more able than me to do it . . . This is a tragic illustration of the thought that God exists for us, rather than we exist for God; the notion that God exists to do for us what we want, rather than our existing to do what God wants* *("Reluctant Servants," http://day1.org/843-reluctant_servants).*

I believe we struggle the most as Christians when we face risk with reluctance, and wait on God to do what we believe needs to be done. In the parable, the first two servants responded to the challenge brought by the landowner with faith, energy, and passion, taking their talents and doubling them. The third servant responded to the master's challenge not with faith and passion, but with reluctance and fear: "Master, I knew that you were a harsh man, reaping where you did now sow, and gathering where you did not scatter seed; so I was afraid" (25:24).

When we begin to live recognizing that risk is inherent in faith, then we start living lives that exist for God's purpose and use. When we face challenges with passion and desire, rather than cowering in fear and trembling, then we begin to trust that God will work through us as his disciples. As we noted in the confirmation class last week, one thing which distinguishes the modern Brief Statement of Faith of the PC(USA) from ancient creeds is how each paragraph begins. In the Apostle's Creed, we say, "I believe." In the Brief Statement, we say, "We trust." Faith is not only believing something about God in your head. Faith is also about trusting God in your heart, and taking risks that support your belief that you exist for God to do amazing things through your life of discipleship.

When I handed out all those $10 bills to the children this morning, there was great risk in not knowing what they will do with that money between now and January 4. But for me, the risk is not as great as the trust and excitement I have in them, their families, and this church to see how they will exist for God's purpose and will through this exercise of faith.

Out of the 79 pledges that have been submitted thus far for 2015, 45 have increased their giving from this year. That's 57% of those who have pledged. As we look forward to next year, what would it say if that percentage were even higher – 60, 70, 80% - and we faced the challenges before us with faith and not fear?

Sometimes we are asked to do things that at first we resist, either because we don't feel we are capable, or we don't want to risk putting ourselves in a vulnerable position. It's easier, safer, less-risky to just bury our talent – bury ourselves – in the ground so that our perceived dignity or identity isn't threatened. We wait for God to call on someone else to do what God needs, and indirectly we believe God will be there for us whenever we need him.

But here's the thing. We can hide and protect ourselves as much as we want, but the master will still come. He will still call us together and ask about his talents. He will ask if our expectations are in-line with his expectations. He will ask whether we have existed for him in everything we do. And those are questions we cannot hide from.

Will we be disciples and a church that hides its treasure in the ground, or will we be disciples and a church that takes faithful risks for the one who risked everything on our behalf? May our faith overcome our fear as we risk everything for the sake of our Lord.

Thanks be to God. Amen.