

Karen Firestone wrote a book titled *Even the Odds: Sensible Risk-Taking in Business, Investing, and Life*. It deals with the subject of risk. In researching her book, she spoke to many people about risks they take in their own lives and came to an interesting conclusion. Oftentimes the safest path is really the riskiest one. In other words, there's a big risk in being risk-averse. She writes, "I've come to the conclusion that although most of us consider ourselves risk-averse, what we consider 'safe' behavior often contains much more uncertainty than we suspect."

I can think of a few examples. I think of a basketball team like the Warriors. The worst thing for that team to do is to hold onto the ball, play conservatively, and try to run out the clock. They play high-risk basketball, and though they may turn the ball over a lot, they win!

Or I think of people caught in a fire. Research shows they almost always try to exit a room through the same door they entered. They don't want to take the risk of going through an emergency exit if they don't know exactly where it'll take them.

Or I think about how fast technology is changing here in Silicon Valley. Risk-averse people prefer a slow and steady pace of change with much planning and testing so nothing will go wrong. But there's a risk in being too cautious in an industry that's rapidly changing. How about you? Are you risk-averse? In what ways has playing it safe put you at greater risk?

### **The Parable of the Talents**

Although this wisdom might be counter-intuitive, it's exactly what Jesus teaches in Matthew 25:14-30. Here, Jesus told a story that dealt with risk and risk-aversion. It's known as the Parable of the Talents. This story comes at the end of a long sermon where Jesus said he was leaving, but then he will come back. He said, "You don't know when this will happen so you need to be prepared for my return." But what does that mean? Does it mean we play it safe? Do we hold onto the ball? Do we refuse to run through an emergency exit because we don't know where it'll lead? What do we do while we wait for his return? Is risk aversion the best route, or should we throw caution to the wind and live with risky abandon?

**A man goes on a journey and entrusts his wealth to three servants.**

**"Again, it will be like a man going on a journey, who called his servants and entrusted his wealth**

**to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. vv. 14-15**

It was common for wealthy landowners to go on what we'd call a business trip. Transportation was unreliable in those days. There were no freeways or arrival times for your flights. So, you could be gone a long time on a trip, and no one would know the exact time of your return. It was important to make sure your business would be well managed while you were away. You'd have to entrust your business to servants who'd be responsible for managing things during your absence.

And that's what this man did. To one servant he entrusted five bags of gold (literally talents). To another, he gave two, and to another, he gave one. That's a lot of money. He's not skimping with anyone. Back then, one denarius was a day's wage. Five bags of gold (talent) was equal to fifty-thousand denarii, two talents equaled twenty-thousand denarii, and one talent equaled ten-thousand denarii. Each of these guys got a ton of money to work with while the master was gone, even the guy who just got one.

Notice also he gave to them "according to their ability." The differing amounts weren't random, nor was it unfair. In fact, this wasn't only wise, but it was an act of kindness. He didn't want to give anyone more than they could handle. Finally, notice, we're not told of any instructions he gave them. He didn't say, "Here's what I want you to do with my money." No doubt he expected them to put his money to work, but he gave them freedom on how to do that.

**The servants put the money to work in different ways.**

Off he went on his journey, and then we see what each of these servants did with their bags of gold.

**The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money. vv. 16-18**

Back then it was common for people to lend their money to moneychangers who'd turn a profit and give back to the investor a substantial share. It's like handing your money over to a stock-broker so he can invest it and turn a profit. This is what the first

two servants did. As a result, they doubled their money, which was a good return.

But the third servant was different. He was the risk-averse type. He took his bag of gold and buried it in the ground. It's like he hid it under his mattress. He didn't trust stockbrokers; he didn't even trust banks. He did things the old-fashioned way. But this wasn't the purpose for which the money was given to him. The idea wasn't to save the money but to put it to use and turn a profit for the master.

#### **The master returns and each servant gave an account.**

The master was gone for a long time, but finally, he returned to settle accounts with his servants. Notice what happened with the first two.

**"After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' 'His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' 'The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' 'His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (read vv. 19-23).**

The same thing happened with both. They both met their master when he returned and gave an account of their earnings. You can sense the excitement in their voice! They knew they did well. Both were commended by their master. He said, "Well done, good and faithful servant!" They did what he expected them to do, and so he rewarded them with more responsibility. It's like they were given a promotion. Not only that, they were invited to a party. He says, "Come and share your master's happiness." It's like, "I'm throwing a party, and you're invited! Come on in! Things are about to start."

But then there's the third guy, the conservative one. Things did not go so well for him.

**"Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' vv. 24-25**

Just like the other two, he gave an account. He explained his risk aversion. If you read between the lines, it's like he was trying to cover his you know what! He even blamed his actions on his master's harsh temperament. He said, "I knew you are a hard man." He's calling him tough and even merciless. He said, you

"harvest where you have not sown and gather where you have not scattered seed." He knew he was a man who expected his servants to plant and scatter seed for him; to use what he gave them to get a return. He understood that, but he didn't act on it. He was too afraid to take such a risk. He said, "Because you're that kind of man, I was afraid of what might happen if I lost what you gave me. So I hid it in the ground. I played it safe. See, here's your bag of gold back, just like you gave me."

#### **But the master wasn't pleased or impressed.**

**"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. 'So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'" vv. 26-30**

Instead of being "good and faithful" he was "wicked and lazy." The master used the servant's own reasoning against him: "If you were so sure I was that kind of man you should have at least opened a savings account at a bank and got one percent interest on my money!" So, instead of giving him more responsibility, he took away his bag of gold and gave it to the guy with ten bags. Instead of inviting him to the party, he banished him to a place of darkness and torment - end of story.

#### **There's a risk in being risk-averse**

The moral of the story is clear: there's a risk in being risk-averse! Use what God has entrusted to you. If you don't use it, you'll lose it. If you don't take a risk and put it to use, not only will you not increase what you have, but you'll lose it. There's a risk in being risk-averse. Why is that?

#### **The Principle of Accountability**

It's because we've all been entrusted with certain things and we'll be held accountable for what we do with them. The bags of gold represent any resource or opportunity God has given us. That includes our time, natural talents, spiritual gifts, money, and material resources. God wants faithfulness. That's why he said to the first two servants: "Well done, good and faithful servant." What does it mean to be faithful with what he's given to us? It's not conserving it, but investing it.

I find that counter-intuitive, don't you? If I were to write this story, I'd have the bad guy go out and waste the master's money on loose living, not bury it. Or at least I'd have him make a really bad investment and lose it all. In fact, a hundred years later in about AD 160, a gospel was written called, The Gospel of the

Nazarene. It's not in our New Testament. It's not authentic. The parable of the talents is told identically in that gospel, except when the third servant is confronted by the master, they added a line saying he "squandered the money on harlots and flute players." (Whoever wrote that is being a little hard on musicians, but you can see the logic.) The writer of this fake Gospel must have thought, "You know, this parable is too bland the way it is. Let's strengthen it and make that third worker really guilty so we can justify him being thrown into that bad place." So, they say he squandered the money with harlots and flute players. But that's not what Jesus is saying. The point is, he was judged not because he was wild or reckless but because he did nothing creative with the talent given to him. He was totally risk-averse.

Some of us are just not into this risk thing. We're like squirrels who want to save all our nuts for the winter just in case we need them. We're scared to death if we gamble with those nuts, we'll lose them. We're not good investors or entrepreneurs like those first two guys. "I'm afraid, Lord. I'm afraid if I risk, I'll lose and look like a fool in the process." Notice this parable doesn't tell us what happens to the one who risks and loses, but there's a reason for that. When we invest our gifts for God's purposes, we can't lose. The way you lose isn't by misusing your gifts, but by not using them at all.

### **The Principle of Individuality**

It doesn't matter how much you've been given. Risk aversion is risky regardless of what the master has given you to work with. There's a strong note of individuality in this story. Each of these servants were given a different amount. Each of them were held accountable, not for what their friend was given, but for what they were given.

We're all different. We have different gifts, resources, and opportunities. That's part of the problem. We tend to compare. We look around and think, "That's not fair!" I mean if I were the two-bag-guy in this story I'd have said, "Hey, why does he get five bags and I only get two? That's not fair." What do you think the master would say to that? The same thing our parents used to say, "Life isn't fair!" Don't you hate that? It's true life isn't fair, but there's something in all of us that wants life to be fair at least some of the time. I'm mainly concerned about fairness when my piece of the pie is the smallest. When I get the larger piece of the pie, I don't care about fairness. I just say, "Isn't God good?" But we tend to resent the one who gets five bags.

We all know five-bag people. They had a great family to grow up in, they got into the right schools, married the right people, have amazing talent, make tons of money, they're smart and beautiful. We hate those people! Everything is so easy for them!

Then there are people who've had it hard like the one-bag-guy. Maybe their parents divorced when they were young. Maybe they had a learning disability and struggled in school. Maybe

they aren't all that attractive. Life is tough for them. When they look around, they feel, "I just don't have a lot going for me, especially compared to others."

Most of us are somewhere in the middle, like the two-bag-guy. The question for us is, What are we going to do with what we have? We tend to look at everybody else — at what they have or don't have — and make excuses for what we'll do or won't do. The story tells us not to compare but to look at our two bags and decide how to invest them to the fullest. It's not about what you get; it's about what you do with what you have got.

### **The Principle of Freedom**

When it comes to investing what we have, the stakes are high. It's like we're given this freedom, but it's a dangerous freedom. Each servant was given the freedom to make important decisions about what he did with his talent. The master didn't write out careful instructions on how they were to use it. He didn't check in with them every week to measure their progress. They had to take the initiative.

Our freedom is part of the dignity of being human. In our freedom, we need to figure out how and where to invest the resources he has given us. An opportunity to serve comes our way and, we must decide if we'll invest in that. God doesn't force his will on us. He doesn't hold a hammer over our head and say, "You'd better become a small group leader." Or, "You need to go serve in that homeless shelter." Or, "You need to foster a child." Sometimes we expect God to dictate our every move. Sometimes God does give us specific directions, but more often he asks us to use our head and heart and figure it out.

E. Stanley Jones wrote,

**"The development of character, rather than direction in this, that, and the other matter, must be God's primary purpose. God will guide us but won't override us. That fact should make us use with caution the method of sitting down with a pencil and a blank sheet of paper to write down the instructions dictated by God for the day. Suppose a parent were to dictate to the child minutely everything to do during the day. The child would be stunted under that regime. The parent must guide in such a manner, and to the degree, that autonomous character, capable of making right decisions for itself, is produced. God does the same."**

Are you using your freedom to hold back, to eliminate risk and bury your resources in the dirt? If you are, get out your shovel, free up those resources, and figure out a way to put them to use.

### **The Principle of Theology**

One of the things that will help you is to understand what the Master is like. Risk aversion reveals a warped theology. Our theology is our view of God. What caused the wicked servant to be so risk-averse? It was his view of the master. In his mind, the

master was harsh, stern, and unforgiving. That created in him a paralyzing fear. Our theology will determine what we do with our freedom. If you view God as harsh and demanding, you'll be much more likely to bury your talents. It's like the sixth-grade boy or girl who won't shoot the basketball at the critical time in the game because they're afraid what the coach will do if they miss. But those who see God as generous, someone they can trust, who loves them, and is patient with them when they fail; these are the ones who are willing to take a risk and invest for the kingdom.

Part of the good news of this story is God has high expectations for us. We're motivated to invest our talents because we know this. You see, it's because of who the Father is that we can invest with confidence that in the end we'll be affirmed rather than condemned. If you invest for the kingdom, you can't fail. Regardless of what other people say, he'll say, "Well done!"

And that's what we all want, right? We want to hear him say, "Well done." And notice what he does for those he's pleased with — he gives them more responsibility! The good news is those who use what God has given them will be rewarded not with a vacation but with more responsibility! In the end, the guy holding ten bags gets another bag to work with. Heaven is pictured not just as a place where we experience the master's joy but where we have things to do. It may not be exactly what you had in mind as your reward. It's not "Well done, good and faithful servant! You've been faithful in these few things, and now you get a trip to the Bahamas." No. It's "Well done, good and faithful servant! You've been faithful in a few things. I'm going to make you responsible over many things." Again, the reward for work is more work.

My son is a college football coach. In a few weeks over a hundred young men will turn out for spring practice. They'll work their tails off, hoping coaches will notice them. They'll struggle through scrimmages, weight lifting, and wind sprints. It's grueling. And why do they do that? Hold your breath. Think about it. It seems so incongruous, but they work so hard in spring practice so they'll be able to work harder this fall. They work hard in Spring, hoping every Saturday this fall they won't be standing on the sidelines, but they'll be on the field working even harder. That's their reward!

Jesus says, "That's your reward — more work!" It gives you a clue as to what heaven will be like. Heaven will involve more work than you did here. This idea of sitting around with harps

in heaven never appealed to me anyway. We're not going to sit around with harps. We're going to be placed in a city with work to do.

In the end, this is a parable about accountability. We know Jesus came to bring good news. We know he came to seek and save the lost. We know he died to forgive us of all our sins. We know we're saved by grace and not by good works. We know he went to the cross, and conquered death, and made it possible for us to reap where we never sowed. But we also know in the end we'll be held accountable.

In his book, *The Colors of Hope*, Richard Dahlstrom describes what he calls "the safety first mentality." According to this perspective,

**"The key to living well is living safely. Lock your doors at night. Get an alarm system. Save 10 percent and make sure your investment is insured. ... Take your vitamins, minerals, omega-3s, ginkgo bilboa, and St. John's Wort. Eat lots of soluble fiber. Exercise. Get eight hours of sleep. ...Go to church regularly, being certain to drive carefully both on the way there and on the way home... Don't go on mission trips to places where you might contract staph infection, malaria, intestinal parasites, or face a terrorist plot. Risky hobbies? Forget it. Read books instead... Eat organic. Get a colonoscopy. There, that should do it. Now you're safe, right? Well, not really. Pistol Pete Maravich, extraordinary basketball talent and specimen of fine health, died at the age of forty, while shooting hoops. He didn't smoke or drink. Meanwhile, the oldest woman on record, Jeanne Calment, who died at the age of 122, stopped smoking at 117 because her eyesight was so bad she could no longer see clearly enough to light her cigarettes."**

He goes on to say the risk-averse person is wrong on several levels because the good life is never defined by Jesus in terms of either length or comfort. In fact, Jesus says those who seek to save their life will lose it, and those who lose their lives, spilling them out generously in service to others because of love for God and humanity, will find them. Bottom line: Risk aversion is the riskiest thing you can do. When you embrace that through the lens of a God who loves you, is generous with you, and has high expectations of you, you've got nothing to fear when the Master returns.

*This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.*

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