
A LESSON IN RISK TAKING

November and December are the months when congregations often meet to vote on the budget.

- Our gospel reading today is a great text for a stewardship sermon because it is the Parable of the Bags of Gold.
 - What a great message for talking about money and finance.
 - This is definitely a stewardship lesson.
- That shouldn't surprise us, though, because 60% of what JESUS talked about was stewardship.
 - That doesn't mean that every time JESUS talked about stewardship HE was talking about money, however.
 - And though JESUS uses money in this narrative, I don't think HE is referring specifically to finances.

The more familiar name for this story is the Parable of the Talents.

- A talent originally was a measure of weight—about 75 pounds.
- Later it came to represent a large amount of money.
 - A drachma was a day's wages.
 - 100 drachmas were equal to a mina—four minas would be a good annual wage.
 - 60 minas were equal to a talent, or 15 years income for most.
 - So, a talent was worth, well, a lot!

Today a talent has come to refer to abilities or gifts that each of us have.

- So, rather than money, let me talk about how we use those gifts for the Kingdom of GOD.
 - Now I could talk about the good example of the faithful servants.
 - Or I could talk about the poor example of the unfaithful servant.
 - But instead, let's not look at this text in terms of individuals—us—of our own stewardship.
 - I'd like to think in larger terms and from the perspective of congregations.

In the parable, the MASTER is JESUS (who goes away, but who is coming back).

- And we are the servants.

Understanding stewardship begins with recognizing that it is not our wealth.

- We are the servants who were entrusted by the MASTER.
 - (Oops, I was making it individual, wasn't I? Sorry.)
- But shouldn't the same be said about our church?
 - (Wait. That was wrong, too. It's not our church. It's JESUS' church.)

That's a problem we have today.

- When I started in ministry, GOD was always the subject of our sentences.
 - Now, GOD is often the object.
- For example, we talk about St. Andrew's ministry for GOD, or First's ministry for GOD, or Calvary's ministry for GOD—the object of our sentences.
 - And that puts us in competition with each other.
 - Who has the best ministry for GOD?
- But when we make GOD the subject and talk about GOD'S ministry through St. Andrew, or First, or Calvary, or whomever, we find ourselves in partnership with each other working to accomplish GOD'S will.

Churches belong to JESUS and the members are the stewards of these wonderful gifts to the world.

- We are the servants.

There is so much we can learn from the servants in this parable, and especially from the first two servants.

- How would you like them handling your investments?
 - A 100% return: five becomes ten; two becomes four.
 - And remember that a talent was a lot of money!
- How were they able to get such a great return?
 - There's only one answer I can think of: RISK!

Risk is a word that may make us feel uncomfortable.

- Investment counsellors will ask you, "How much risk can you handle?"
- Churches may not want to even consider how much risk to take on.
 - But that's the wrong question.
 - JESUS in this parable is calling us to take risks, and remember, JESUS is the MASTER—JESUS is the subject of our sentences.

What about the third servant?

- One bag of gold remained one bag of gold.
 - Not even any interest earned.
- His problem: he believes his MASTER is hard and selfish.
- Actually, he has a bigger problem: he misunderstands his own responsibility.
 - It doesn't matter whether his MASTER is kind or cruel.
 - His job is to increase that over which he has been placed in charge—his job is to take the risk for his MASTER.

We've all know about churches declining and closing.

- Why? I believe it's because they are afraid to risk.
- Why are they afraid to take a risk?
 - Because risk leads to change, and too often, they don't want anything to change.
 - "People might not like it, and if they don't like it, they might leave."
 - "We don't want them to leave because we need their money."
 - And the ministry is held hostage because no one wants to take a risk.

I served a church that, after I left, told the bishop that they wanted to be sure that the next pastor knew they didn't want any new people.

- They said they liked who they were and the problem with me was that new people were coming and things were changing.
- They wanted things to stay the same.
 - The bishop told me later that some congregations just want to be a country club and not a church.

The problem is that many of these churches have forgotten who is the MASTER.

- It's not the council. It's not the members. It's not the pastor.
 - (That last one was hard to say.)
- It is JESUS who entrusts us with great wealth and who wants us to succeed.
- GOD will bless us when we risk for the Kingdom,
 - not recklessly, but by taking the leap of faith and seeking to fulfill GOD'S vision for GOD'S church.
 - And that's key: risk involves vision.

There are two parts to GOD'S vision.

- First, there is death, and second, there is resurrection.
 - We must die to what we were in order to rise to what JESUS envisions.
 - We must die to what we believe ourselves to be in order to rise to what JESUS sees for us.
 - We must die to what is safe in order to rise to what JESUS wants us to become.

Twelve disciples were in the boat when JESUS came walking on the water.

- Only Peter took the risk and got out of the boat.
- Only Peter walked on the water.

It is risky for us to allow others to use the church property.

- Liability issues. Property might get damaged or dirty.
 - But these groups can result in the facilities being used for mission and create new relationships that invite others to come.

It is risky to tell others about JESUS.

- Maybe they won't like us talking about that.
- Maybe we'll say the wrong thing.
 - But if we don't share, how will they know who the MASTER is and what HE has to offer to them?

Such actions can be risky, but they are the steps of faith that fulfill GOD'S vision—to care for those in need and to bring them to a meaningful life.

- These steps of faith increase our presence in the community so that others come to know us,
 - and through us, they may come to know CHRIST.

To those who have, more will be given.

- How do we go about seeing GOD'S vision for us beyond what we are already doing?

1) We must always remember who the MASTER is and who we are.

- We are the stewards of GOD'S church.
- JESUS has left us in charge of this portion of the talents until HE returns.

2) We have to regularly ask, "What risk is JESUS calling us to take?"

- Out of what boat are we being invited to climb?
- What need is JESUS asking us to address?

3) Consider what is preventing us from taking that risk.

- Is it fear? Are we too comfortable? Is the need to be in control too great?
- What steps we must take to remove the barriers to GOD'S vision?

4) And we must always trust.

- Trust JESUS to know what is best.
- Trust JESUS to show the way.
- Trust JESUS to bless us and multiply what we are doing.

The MASTER has put a great deal of wealth into our hands.

- We can bury it or we can use it.
 - Are you willing to take the risk? Yes?
 - Then, well done, good and faithful servant.