

Psalm 112 (Opening)

- 1 Praise the LORD!
Blessed is the man who fears the LORD,
who greatly delights in his commandments!***
- 2 His offspring will be mighty in the land;
the generation of the upright will be blessed.***
- 3 Wealth and riches are in his house,
and his righteousness endures forever.***
- 4 Light dawns in the darkness for the upright;
he is gracious, merciful, and righteous.***
- 5 It is well with the man who deals generously and lends;
who conducts his affairs with justice.***
- 6 For the righteous will never be moved;
he will be remembered forever.***
- 7 He is not afraid of bad news;
his heart is firm, trusting in the LORD.***
- 8 His heart is steady; he will not be afraid,
until he looks in triumph on his adversaries.***
- 9 He has distributed freely; he has given to the poor;
his righteousness endures forever;
his horn is exalted in honor.***
- 10 The wicked man sees it and is angry;
he gnashes his teeth and melts away;
the desire of the wicked will perish!***

Do you invest money somewhere? I guess most companies have a 401k plan or something like that that invests a part of your salary for you in some big investment company. I know the civilian jobs I had did that for you. You get to make the decisions how the money is invested, sort of. The investment company makes the decisions on when to buy or sell specific stocks in other companies, so you don't have to think about it. It works if you trust the investment company.

I know some people who do their own investing. They have a chunk of money that they use to buy stock in specific companies. They spend hours of their spare time researching the best companies to buy stock in.

I worked with a guy a few years ago who was an amazing investor. Technically, he's what you call a day trader. He would buy stock that he had researched and watched, and then when the price went up to a point he had determined beforehand, he would sell the stock at a profit. Like I said, it takes a lot of research. It also takes a lot of skill; skill that I don't have.

I watched this guy one day, during his lunch break, earn \$15,000, just "playing" on the stock market. When it came to investing, this guy knew what he was doing. Me, not so much.

I tried playing the penny stocks, stocks in companies that aren't worth much, but still make money. I decided the best thing I can do is if I decide to buy a stock, I should tell someone beforehand so they can sell it, because if I buy it, it will go down in value.

I'm not good at investing and researching the stock market.

Believe it or not, Jesus says our Christian life is like investing in the stock market. Let's take a look at Matthew 25:14-30, also known as the parable of the talents.

Jesus says, talking about the Kingdom of Heaven:

Matthew 25:14-30

¹⁴ “For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵ To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶ He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷ So also he who had the two talents made two talents more. ¹⁸ But he who had received the one talent went and dug in the ground and hid his master’s money. ¹⁹ Now after a long time the master of those servants came and settled accounts with them. ²⁰ And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here I have made five talents more.’ ²¹ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²² And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here I have made two talents more.’ ²³ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²⁴ He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵ so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’ ²⁶ But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

Let’s start out with some background. What is a talent?

Well, the Merriam Webster dictionary says a talent is a special ability that allows someone to do something well. You could say that my friend had a talent at playing the stock market. But our word talent has an interesting history. The English word talent comes from the Latin word *talentum*, which means a Grecian weight or sum of money. That word in Latin came from the Greek word *talanton*, meaning to balance, or a weight of gold, or a particular sum of money. Now, how did the word for a sum of money come to mean something you do well? We just read it. Matthew 25:14-30 is the reason the Greek word *talanton* has been Anglicized to mean something you do well.

Because of that definition, I've always looked at this parable as being about using our God-given talents to benefit His kingdom; and that isn't a bad way to look at it. But if we go back to the original meaning of the word, a sum of money, it makes the parable more meaningful, I think.

So, if a talent is a sum of money, how much money is it?

Here's where knowing how to research comes in handy! One Greek talent was 6,000 denarii. A denarii was a Greek coin that was the equivalent of one day's pay. The ancient Greek rowing ships, the triremes, had a crew of 200 men, and one talent was enough money to pay them for a month.

Let's put that in today's terms. How much is a denarii in today's dollars? Well, Maine's minimum wage is \$7.50 per hour. If you work an 8 hour day, that's \$60. So, one denarii in the time of Jesus is worth about \$60. So, if you do the math, that comes out to \$360,000 to a talent! That's one big chunk of change! 6000 days pay. If you figure about 300 work days a year, that's 20 years of pay.

So, one talent is 20 years of "stored up work". Two talents would be 40 years, and 5 talents would be 100 years, or more than a lifetime of work! In dollars, two talents is about \$720,000, and five talents is \$1.8 million dollars!

So, this master who's going away on a long trip got his three servants together and handed over about \$2.9 million dollars to them. He didn't tell them what to do with it, but they knew what was expected. That's obvious because the first two went out "at once", it says, and "traded with them". They invested the money their master had given to them.

Let's go back to investing again for a second. Almost all of the investments I've had, good and bad, started out with some kind of disclaimer saying something like "All investments involve risk. The investor may have to sell their investment for less than the initial purchase price" or something. Basically, they want to say there's risk involved in investing, and sometimes, things go bad and there's nothing you or anyone else can do about it.

So, why do I bring that up? These first two servants knew there was a risk, but they invested the money their master gave them. They were rewarded by their master when he returned; he made them responsible for more than they'd been responsible for before, and invited them into "the joy of your master".

But what about the third guy?

He didn't fare so well. First off, he didn't invest the large sum of money his master gave him; he hid it in the ground. Last time I checked, the dirt bank didn't provide any interest on investments. In fact, if you have a bad memory, you could lose some of your investment (or maybe someone else could find your "investment" and dig it up!).

He tells his master "Well, I knew you were unjust, harvesting other peoples fields and such, so I didn't want to take any chances and get you upset at me, so, here's your money back! I kept it safe and sound!"

His master wasn't very happy with him. "If you knew I was unjust, maybe you should have taken into consideration that I would want a significant return on my investment in you. Now you have nothing to show for the time I've been gone, because I'm going to take what I gave

you and give it to the first servant who did what was right.” And the third servant was punished for what he did.

There’s a similar parable in Luke 19, beginning in verse 12.

Luke 19:12-27

¹² He said therefore, “A nobleman went into a far country to receive for himself a kingdom and then return. ¹³ Calling ten of his servants, he gave them ten minas, and said to them, ‘Engage in business until I come.’ ¹⁴ But his citizens hated him and sent a delegation after him, saying, ‘We do not want this man to reign over us.’ ¹⁵ When he returned, having received the kingdom, he ordered these servants to whom he had given the money to be called to him, that he might know what they had gained by doing business. ¹⁶ The first came before him, saying, ‘Lord, your mina has made ten minas more.’ ¹⁷ And he said to him, ‘Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities.’ ¹⁸ And the second came, saying, ‘Lord, your mina has made five minas.’ ¹⁹ And he said to him, ‘And you are to be over five cities.’ ²⁰ Then another came, saying, ‘Lord, here is your mina, which I kept laid away in a handkerchief; ²¹ for I was afraid of you, because you are a severe man. You take what you did not deposit, and reap what you did not sow.’ ²² He said to him, ‘I will condemn you with your own words, you wicked servant! You knew that I was a severe man, taking what I did not deposit and reaping what I did not sow? ²³ Why then did you not put my money in the bank, and at my coming I might have collected it with interest?’ ²⁴ And he said to those who stood by, ‘Take the mina from him, and give it to the one who has the ten minas.’ ²⁵ And they said to him, ‘Lord, he has ten minas!’ ²⁶ ‘I tell you that to everyone who has, more will be given, but from the one who has not, even what he has will be taken away. ²⁷ But as for these enemies of mine, who did not want me to reign over them, bring them here and slaughter them before me.’ ”

This story is a little different. First, there are 10 servants, and each of them was given a mina, which is about three months' pay for one person, or $1/60^{\text{th}}$ of a talent. Still about \$6,000 in today's money.

All the servants in this story are given the same amount of money. When the master returns, the first one comes up to the master and says "Your money gave a 1000% return on investment!" I got back 10 times what you gave me to invest!

The second servant has a similar story, only half as successful. But still, 500% return on investment is really nice! No wonder the master says "Well done, good servant!"

Notice that Jesus only talks about three of the servants. I'm guessing the other seven had decent returns on investment on the money they were given, but nothing really to write home about. But the last guy.

Man, I don't ever want to be the last guy. In both of these stories he is put out in the cold. The last guy really messes up. He says the same thing the last guy in the other parable says. "You're a hard man, and you take other peoples investments, so I wanted to be extra careful with your money." So he wrapped it in a handkerchief. And the Greek word here is exactly that. A cloth for wiping sweat or cleaning the nose. Ewww. I hope it was clean when he put the money in it. Talk about disrespecting the master's things.

So, how can we apply this story about what the Kingdom of Heaven is like to our lives?

First, let's put it into perspective. The master has left on his journey. He's gone to receive His kingdom.

Let's let that sink in for a bit.

The Master has left on his journey, and we don't know when He's coming back. He's already given us what He wants us to invest. He's told us to "engage in business until I come back".

If you think about it, servants in the time of Jesus, the Greek word is *doulos* (**δοῦλος**), were slaves. They had nothing of their own. Everything they had came from their master. So when the Master in this parable gives them money to invest, that's all they had for while the Master was away. It was not just to invest, but to take care of them while He was gone. Whether it was \$6,000, \$360,000, or \$1.8 million dollars doesn't matter. That's what was entrusted to them, and like it says in the parable in Matthew, "each according to his ability".

Some folks can handle that \$1.8 million dollars. They can wisely invest it and use it to help God's kingdom. That money can be put to good use growing the kingdom, and providing an increase. But notice what the parable in Luke says. When the first servant comes up to the Master, he says "Your mina has made ten more!" The servant didn't do the work, the Master's money did. Paul, in 2nd Corinthians 9:8-12 said:

2 Corinthians 9:8-12

⁸ And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹ As it is written,

*"He has distributed freely, he has given to the poor;
his righteousness endures forever."*

¹⁰ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹ You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.

So, if we are His *doulos*, His servants, His slaves, (and we should be), everything we have comes from our Master. We own nothing. Our houses, cars, toys, all our stuff, all our money, our time, EVERYTHING comes from the Master, who has gone on His journey, and we don't

know when he's coming back. When we use it to advance His kingdom, He provides the increase in our investment of His stuff.

I guess my question for you is this: how are you investing what He has entrusted to you?

Are you a diligent steward of what He has given you?

Don't misunderstand me here. I'm not talking about how much you give to the church or to charity. That's not my point here. What about your time? Do you invest your time wisely for God?

I had a hard time writing this sermon this week, because when Marie is gone, I have a tendency to waste time. And since I was wasting time, I didn't think I could write a sermon about being a good steward of everything God gives us, especially time. But like I've said many times before, sometimes the best example is a negative example. We can sometimes learn better from the last servant than the first.

I've also said many times that I learn more when I teach or preach than when I sit and listen. Maybe today's sermon was just for me, so I could learn what God expects from His servants. And yes, sometimes I'm the last guy.

Let's all try to be good stewards of everything God has given us; our time, our families, our money, our stuff, our jobs, and this planet that we've spent so many centuries expecting it would take care of itself. Jesus told us to take care of it until He comes back. We should do that.

Romans 12:3-8 (Closing)

³ For by the grace given to me I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment, each according to the measure of faith that God has assigned. ⁴ For as in one body we have many members, and the members do not all have the same function, ⁵ so we, though many, are one body in Christ, and individually members one of another. ⁶ Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; ⁷ if service, in our serving; the one who teaches, in his teaching; ⁸ the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.