

**“The Parables of Jesus—Talents and God’s ROI”**

How do you see your life and your life’s purpose? Do you think about that when you wake up in the morning? Did you think about it this morning? Did you say to yourself, “This is why I’m on this earth.” Are you clear about that? Or what about the end of your life? Do you have a clear picture about what’s going to happen then? That’s what this parable of the talents is about. It’s offering us a picture of what our life-purpose is, how we will evaluate success at the end of our lives and it give us a perspective about how we build our lives. It’s really a powerful parable. Take out your outlines and study guides..

Today we’re continuing in this series of messages on the parables of Jesus. We’ve been looking at how Jesus took every day, ordinary, kinds of things in life and used them as ways to teach about deeper spiritual truths. That’s what a parable is. He’s teaching us through these parables what it means to be authentically human, who God is, and what God expects of us.

This parable that we’re looking at today is one of about 10 parables that have a similar theme. It’s one of about 10 parables where Jesus is teaching us about God’s expectations for our lives and the meaning here is pretty hard to miss. A master leaves for a period of time, leaves his property in the hands of his servants, and then when he comes back there’s a time of accountability for what the servants did with the master’s property.

It’s always helpful to see the context of a parable to understand it better. The context here in Matthew chapters 24-25 is Jesus talking about his eventual return, his second coming. He’s telling his followers that he’s going to leave and be gone for a period of time and then he’ll come back and when he comes back there will be a reckoning, a settling of accounts, a time of accountability, where God will see what the disciples did in his absence. So there’s this sense of accountability, this sense of responsibility in Christ’s absence.

We Christians believe in the second coming of Christ. We don’t know when that’s going to happen, it might not happen for a very long time; it could happen in our lifetimes, but what we do know is that one day we will all meet the King face to face. So we will go from this life to the next and the Lord is going to look at our lives and say, “What did you do with your life, what did you do with things I put in your care?”

This parable is a very real situation that we’re all going to have when we stand face to face with God. This parable is guidance for us about what God is going to be looking for in us on that last day.

So let’s jump in. This is called the parable of the talents and when we think of talents we think about an ability or giftedness that we might have. Some people can sing, some can write, some can fix things, some can organize people and events, some are great decision makers, some can cook, some can garden. We think about those things as talents and the English word “talent” is taken directly from this parable; it came into our language because of this parable. But in Jesus’ day, a talent was not an ability, it was a specific measurement of money. A talent was originally a weight, then it came be associated with an amount of money.

Let’s take a minute and get some info on ancient amounts of money. A denarii was one day’s wages for a laborer. At \$8 an hour that’s \$64 a day. A mina was 100 denarii. That’s 100 day’s wages or about \$6,400. A talent was the equivalent to 60 minas. So do the math on that. A mina is about \$6,400 times 60 that’s \$384,000.

The master comes to his servants or slaves and entrusts one with almost \$400,000, to the second servant, almost \$800,000 and to the third servant, or slave, almost \$2 million. Can you image that? Your boss coming to you and saying, “I’m leaving town, this is part of my personal fortune, here’s \$2 million dollars, do something with this, and I’ll check back in with you when I get back in town.” I think that would be pretty terrifying. A few years ago I was admiring a church member’s car. He had Porsche 911 Targa. 355 horsepower. 0 to 60 in 4.6 seconds. About a \$90,000 car. He saw me looking at it after a meeting one evening and he said, “Here, take the keys, have a drive.” That was a little daunting. I said, “I don’t know. What if I scratch it, or burn up the engine? What if I wreck it? How about if you come with me?” We took a drive and it was amazing and a little scary.

These servants were given \$400k, \$800k, \$2 million, and the master says, “Take care of this, do something with it until I get back.” I’ve got to think that those servants must have been a little overwhelmed. Maybe they were excited, maybe they were honored to have been trusted with so much, maybe more than anything they were a little afraid.

Part of what we’re meant to ask when we read the parable of the talents is, “What was Jesus trying to teach us here about life and about God?” And part of what he’s saying here is that all of us have been entrusted with a treasure from God, all of us. What is that treasure? We’d all love to have \$400k right now, but that’s probably not the treasure most of us have. What is that treasure? The treasure that God has given to you and me and is everything. It’s your very life. Every day you wake up, it’s a

gift from God. You've been given so many hours in your life and that's part of the treasure. If you live to be 80 you will have had 700,000 hours in your life, all of them a gift. If your life is cut short at 40 you still would have had 350,000 hours that were a gift from God.

It's interesting that when I talk to people who are dying, people of faith, from their perspective they tend to see this more clearly than the rest of us do. Because as you talk to them they say things like, "You know, I woke up today and I just thank God for today. Just for today. One day at a time I'm grateful this time, it's a gift from God." When people of faith are faced with death it's more clear.

And that's exactly what the parable of the talents is teaching us. Your life is a gift from a gift from God, your family is a gift from God, your health is a gift from God, the hours that you live, the world that you live in, what you see and can do, it's all a gift, pure gift entrusted to you. This world is entrusted to your care.

Part of what the parable of the talents teaches us is to have a perspective on life where we see that everything in life is a gift that is on loan to us from God. We didn't bring anything with us into this world and we can't take anything with us when we leave, but it's all entrusted to our care by God. That perspective helps us cultivate an attitude where we are grateful for every single day. We wake up and say, "God, thank you for today." We go to bed and say, "Thank you for today." That's the attitude believers should have and should cultivate. That's what this parable is teaching. Everything, all of life is a gift contingent on God. That's why the apostle Paul tells us, "Give thanks in all circumstances, for this is God's will for you in Christ Jesus" (1Thes 5:18, NIV).

Some people live their whole lives like the child who thinks he's owed or entitled everything. Maybe you've lived your life that way, where you thought that you were owed things. Maybe you've been around people like that. But the person who takes to heart and mind what Jesus is teaching in the parable of the talents doesn't feel like they're owed anything. They see themselves as a servant of God and whatever they receive is pure gift entrusted to their care.

So we know the talents in this parable are life itself, all of what life is. And the next piece of this parable is the servants. The Greek word here is the word *doulos*, which literally means slave. I don't know about you, but I don't really like that word. But the truth of life, the truth conveyed in scripture, is that you are going to be a slave to something. You're going to be owned by something. You're a slave to sin, a slave to death and it controls you. Or you can be a slave to God. To be a slave to God means that you recognize that God has paid a price for you, redeemed you, God has set you free from all the other things that have enslaved you. And the scriptures say that you were bought with a price. The price was that Jesus Christ shed his blood in order to save you. God paid a tremendous price to draw you into relationship with him and set you free from slavery to sin and death and instead be slaves to him. Now when you're a slave to God you recognize, "I do belong to God, my life belongs to God, so what I want to do in my life is the master's will."

The parable is focusing on our role as servants of God where every day, when we wake up in the morning, we say, "God I'm yours, I am not my own, but yours. I belong to you and whatever you want from me, that's what I want to do. To honor you and serve you." Everyday becomes a mission where God has sent you out. And every person you meet, and every encounter you have, every business transaction you make, it's all a mission from God.

And the interesting thing is when you begin to look at your life this way, you find that life is much more exciting. There's much more joy when you understand that you're living for God and not just living for yourself.

So on the one hand this parable is teaching us to have an attitude of gratitude daily, on the other hand it's teaching us to be humble servants of God who go out to do his work.

This parable then comes to a day of reckoning. The master returns, Jesus returns in his second coming, we stand before him face to face. This parable is telling us how to measure success in our lives. How do you measure success in life? The world says that you measure success in life by your net worth when you die. Although at the funerals that I've done, not many people care how much that person was worth. And sometimes the world says that you measure success by how happy you are. But how do you measure happiness? We're all going to be depressed on occasion; we'll have bad times and good times. Is success really based on happiness?

The master comes back after being gone a long time and he comes back to see what his servants did with all that he had entrusted to him. What he finds is two servants who had done real, real well. And one servant who had not done so well. The first servant had the five talents and he comes in and says, "Master I'm so excited to share with you what I've done. I've taken what you gave me and I've doubled it. You gave me 5 talents, here's 10 talents." The second one does the same: "Master you

**gave me 2 talents and here is 4.” And in both cases the master received an extraordinary ROI. You financial types know that means Return On Investment. What was entrusted to them was doubled.**

To be like these first two servants would mean that when you come to end of your life, you have used it well. Whatever God gave you as a gift--the love of God in Christ, every hour of your life, guidance and hope, friends and family, mercy and hope, education and whatever talents you had--you used those in a way that put your gifts into action and multiplied them. Being like these first two servants at the end of your life would mean you used your life to further **God’s work and God’s kingdom. And that means at your judgment day God would say, “I remember all those times where you were interrupted by someone else’s need and you stopped and you helped. And you were more concerned about others than yourself, I saw every single time you did that. And what you don’t know is the rest of the story. About how your care for that person went on to touch this person and then that person. I saw how you used your talents not just for your own glory, but mine. I saw when you were uncomfortable and you did those things you were afraid to do, you took a risk and stepped out. I know how hard that was for you, but I saw you do it and I was blessed by that and I saw how it made a difference in the world. And I saw how you invested in children and how you taught them about me. I saw how you went on mission trips to places you were not even certain you should be going there. I saw all of those ways you used your business in order to bless other people and encourage them. Well done good and faithful servant, you’ve been trustworthy with what I gave you, and now I will give you even more. Enter into the joy of your master.” That’s what God wants to say to you on the last day when you stand there face to face with him and review those 700,000 hours you had, your talents you had, your physical gifts, your relationships, your money.**

In the case of the first two servants they did something remarkable with what the master had given them. They doubled what had been given them,

But then we see the servant who failed to do that. This man took his talent and buried it in the ground. He did that as a way to safe guard what his master had given him. He was a safety junkie. He was afraid and buried his \$400k in the ground and when the master came back after being gone a long time, this servant digs up his talent, brings it to the master and says, **“Here’s what you gave to me. I didn’t do anything with it. It’s just like you gave it to me.”**

The tragedy in this is the missed opportunity. This man, either because he was lazy (which is what the scripture says) or because he was just unwilling to take risks, did nothing with what was given him. And the master is furious.

Makes me think. Janet and I have a financial advisor who helps us plan for retirement. We sat down 12 years ago and worked out a plan. At the time I had 37 years left before retiring. We laid out a plan of regular savings and investments. The goal was that after 37 years we would have saved enough to live on in retirement.

**Let’s say that during those 37 years I regularly gave him my money, wrote out a check every month, and never really took the time to look at my monthly statements. And what if, after 37 years, I retire and sit down with him to see how my investments paid off and at that meeting he pulls out an old shoe box and says, “Well, here it is. I cashed all those checks you sent me and put the money right here in this box. Every dime you sent me is safe and sound and not a penny is missing, we didn’t lose anything! I kept it all safe.” If that happened, I’m pretty sure I’d a little unhappy. No. No, I’d be a lot unhappy! Because I was anticipating that this person was doing whatever he could to make sure we multiplied whatever I gave him so I could be ready for retirement.**

This third servant in the parable did that, lost the opportunity. Listen, when it comes to the Christian life, being a disciple of Jesus Christ, you are called to take risks. I look at this parable and wonder if that one talent man had taken some risks with what the master had given him and lost the money, I’m guessing that the master would have said, **“At least you tried. You may not have been very wise but at least you tried.”**

**The Christian life is a life that requires risk. It’s a risk in talking to someone else about your faith. Your heart beats really fast, and your palms sweat, and your mouth gets dry. Makes me think about our partnership with Red Oak UMC near Carthage. We have 9 people from our church who said yes to going out there and speaking on Sunday. Each of them is going to go out there 6 or 7 times this year and give the message and talk about the Christian life. 9 people! That’s so awesome! And every one of them is going to be nervous every time they stand up. They’re taking a huge risk. They’ll be thinking, “Will these people listen? Will they care? Will they like me? Will I have something of God to say? Will they fall asleep?” Risk.**

When you share Christ with somebody, when you invite somebody to come to church with you, that takes risk. It takes risk to talk about the difference Christ has made in your life. It requires a willingness to risk to go on a mission trip like 8 of us from Saint Paul’s are doing tomorrow as we leave for Nicaragua. **“What happens if the plane crashes, what if something goes wrong there in that part of the world?” It’s taking a risk.**

You take a risk by helping at Crosslines, or the Community Clinic, or Turnaround Ranch. You think, "I'm going to be around people very different from me in situations that I'm not used to or comfortable with." You volunteer for Hearts and Hammers for work that you don't do every day. There are risks. Last year at Hearts and Hammers I was on a roof patching holes and painting and I got hit in the eye with a tree branch, scratched my cornea and had to go to call up Dr. Stillely and interrupt his Saturday to take care of me so I could see well enough to preach on Sunday.

You take a risk if you sign up to teach children's Sunday School. Or help with the youth at the Crossing. "What if the kids don't like me? What if I'm boring?" Or "What if I sing in the choir and I miss a note?" For some of you it's on the financial front. You know about God's direction on tithing, giving 10% of our income back to him. You know that's about trusting God at his word. You know that tithing is about living for something bigger than yourself, it's about living within your means. You might say, "How can I do that, that's a huge investment, a huge risk." I know it is, or it seems like it.

Some of us spend our whole lives playing it safe. We take the gifts that God has given to us, all that investment he's put into us, and we stuff it into a shoebox and figure, "I'll just give it all back to God later." God says, "That's not what I was looking for. I was looking for people who are willing to do something with what I gave them."

That's what this parable is about. This and the others like it that Jesus told. They're actually parables of judgment. God says, "Listen, this is what I'm counting on from you: That I'm going to see that you have actually multiplied what I gave you for my glory. I'm expecting you to take some risks."

Here's the challenge: Everyday you wake up and say, "Lord, here I am. My desire is to do your will. Use me." You seek to multiply what God has given you with your time, your talents and your resources, and when you do that God says to you, "Well done, good and faithful servants."

So Jesus is calling us to risk, to spend ourselves and our talents for the Kingdom. Our risk may be a career or vocation that doesn't have a lot of financial security, but lots of opportunities to serve others. It may be trying something we have never attempted before and risking stage fright, anxiety, and the fear of failure. Risk may mean sharing ourselves deeply with others, knowing that love can bring hurt, disappointment, and loss as well as great rewards. It may mean sharing our money and possessions beyond the tithe we had in mind. Our risk for the Kingdom will always mean asking, "Lord, what would you have me do?" and praying, "No my will, but yours, be done."

That is my prayer for myself, it is my prayer for you. Will you take the risk? And for today that is the Good News. In the name of the Father and the Son and the Holy Spirit. Amen.

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