

Making Wise Investments  
Matthew 25:14-30

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**Pay it Forward** is a tender movie about a twelve year old boy named Trevor. His seventh grade social studies teacher offered students extra credit if they could come up with a plan to change the world for the better, and put it into action. Trevor, this serious child of a single alcoholic mother, takes on the challenge by doing three people an extraordinary favor and when they try to pay it back, he tells each not to pay it back, but 'pay it forward.'

Paying it forward is what Jesus' parable of the talents is all about in Matthew's Gospel. Let's study this story together today in search of lasting principles of life. This is a story of a man going on a journey. He summoned his servants and entrusted his property to them. To one he gave five talents, to another two and to another one, each according to his ability. Then he went away.

Life is a trust we receive. The dictionary defines trust as an arrangement whereby property legally owned by one person is administered for the benefit of another. Many of you have set up trust funds for your children or grandchildren or maybe you are living off a trust that someone else has set up for you. This story of Jesus' comes right out of life. It happened all the time—someone went on a journey, most likely to Rome, and he set his servants in charge of his property when he left. Life itself is a trust we receive.

William Howell wrote more than 150 years ago:

*We give thee but thine own,  
What'er our gift may be.  
All that we have is thine alone,  
A trust, O Lord, from thee.*

I know, sometimes we like to talk about *me* and we talk about *my* and we like to talk about *I* made this and that's *my* house and these are *my* children and that's *my* car, but before we go too far, we best remember that we came into this world with nothing but a cry and we will leave this world with nothing more than a whimper.

A certain man set up a trust and to one he gave five talents, to another two and to another one. A talent in Jesus' day was a sum of money. In fact, it was a rather large sum of money. A talent was equal to fifteen years daily wage, which is no small change. Even the one talent man has an income for 15 years. In the Middle Ages we started talking about talents as abilities that we receive. He is a talented athlete. She is talented musician. Today, when you and I think of talents, most often we think about gifts and abilities that we have that we can share with others.

Well, whether its cash or capabilities, the story is clear that talents are not distributed in equal amounts. Americans like to say, “We hold these truths to be self-evident, that all men are created equal.” That is a principle of our life, but it is not a principle in the parables. While we must work hard for liberty and justice for all, equality is elusive and even equality of opportunity is more rhetoric than reality. The reality is that you and I have all different kinds of talents, abilities, and recourses at our finger tips.

A friend of mine said to me not long ago, “Howard, you should stick to preaching because you’ll never make a living playing golf.” Of course, he was absolutely right. I am smart enough to know that. I am glad I have a job in the church. I probably could not find a job anywhere else. I took some golf lessons once. When I finished the instructor said to me, “Howard, the problem with your golf game is that you stand too close to the ball after you swing the club.” Financially speaking, some of us are five-talented people, some of us are two-talented people, and some of us are one-talented people. That is when we must always talk not about equal gifts but equal sacrifices. To take the total need of this capital campaign we are a part of and divide it by the total number of giving units in this church, may be a welcomed exercise in math, but it is a terrible exercise in stewardship. Just remember, even the one-talented man had fifteen years of wages at his fingertips in the story. Life is a trust we receive.

The second thing this parable tells us is that life is an investment we make. Verse 16: “The one who had received five talents went off at once and traded with him and made five more talents; and in the same way the one who had two talents made two more talents, but the one who had received one talent went off and dug a hole in the ground and hid his master’s money.” Your potential is God’s gift to you. What you do with your potential is your gift to God. Let me say that again. Your potential is God’s gift to you. What you do with that potential is your gift to God. You are blessed to invest.

H.G. Wells once said, “The only true measure of success is the ratio between what I might have been and what I have become.” Teddy Roosevelt said, “Do what you can with what you have where you are.” Right now we are encouraging you to invest in a generation called the Millennials, those born between 1982 and 2000. I ran into a few statistics that I want to share with you today. There are 76 million people in the United States right now in this age category. There will be 54.3 million of them in school by 2008, the largest group of children and young people that the world has ever known. This active, media-literate, generation will establish their beliefs, core values, and faith before they reach the age of twenty-five and they will most likely do it through experience-based learning and relationships. Unfortunately, 20% will live in poverty and even a larger percentage of them will experience a home broken by divorce. Ninety-two of this age group have even professed their faith in Christ among us in the last month or will do so today. It is an important moment in our life together.

One of the exercises that you, who are being confirmed today, were asked to do

were to make some statements of your faith. I wish I had time to read all of them. But let me give you just a few excerpts. “God is making a huge impact on my life.” “My faith in God is a priceless treasure and everything I do I now know there is someone by my side.” “I went on a trip thinking it would be a fun vacation; I came home a changed person.” “When I was little my dad always read me at least one story from the Bible every night and that has made a huge impact on my life.” “I started in confirmation class trying to figure out what to believe and think and now I want to serve God the way he wants me to serve.”

Life is an investment we make and the greatest investment you will make in your life is what you give to your children, grandchildren, and the children and youth of the world. Let us never forget it.

Life is an accountability we assume. Verse 19: “After a long time the master of those servants came and settled accounts with them and the one who had received five talents came forward bringing five more talents saying, ‘Master you handed over to me five talents, see I have made 5 more’ and his master said to him, ‘Well done good and trustworthy servant, you have been trustworthy in a few things, I will put you in charge of many things.’ And the one with two talents also came forward saying exactly the same thing with exactly the same response. Verse 24: “Then the one who had received one talent also came forward saying ‘Master, I knew that you were a harsh man reaping where you did not sow and gathering where you did not scatter seeds so I was afraid and went and hid your talent in the ground and here you have what is yours.’ But his master replied ‘You wicked and lazy slave, you knew, did you not, that I reaped where I did not sow and gathered where I did not scatter, you ought to have at least invested my money with a banker and on my return I would have received what is my own with interest.’

Let me ask you a question. What have you done with what you have been given in life? Just as audits are necessary for business and evaluations are essential for employment, so accountability is critical to abundant life. I hope you have somebody in your world who loves you enough to tell you the truth. I hope you have somebody in your circle of contacts and friendships who is honest enough with you to help you lift up the floorboards of your very soul and look at the foundations by which you have built your life. I hope somebody around you loves you enough to tell you the way it really is. Everybody needs somebody who holds us accountable, who will not let us get by with our own illusions when we start believing our own stuff too much. We all need somebody who will call us together and say wait a minute, here’s the way it is. I don’t know about you, but I have avoided a lot of pain in my life not because I made a decision to be good, but because I knew I had parents that would hold me accountable for anything I ever did. And so it is true, we have teachers in school, bosses at work, coaches on teams, banks with mortgages, cops on the corner, small groups at church, and God above who help us remember who we are when we are prone to forget what life is all about.

The unexamined life is an unhealthy life. Let me say that again—the unexamined

life is an unhealthy life. Accountability is always a combination of good news/bad news, “Well done and how come?” Isn’t every evaluation that way? Life is a combination of good news/bad news. It is true in your world and its true in my world. A little cartoon I read once of good news/bad news in the church says the good news is we baptized four new persons down by the riverside. The bad news was we lost two more in the swift river current. The good news is that United Methodist women sent their pastor on a trip to the Holy Land. The bad news was they only bought him a one-way ticket. The good news is the church women’s softball team won their first game. The bad news is they beat the men’s church softball team. The good news is attendance is up in this wonderful congregation. The bad news is we are out of space. The good news is there is money here to do what we need to do. The bad news is it is still in your pockets and we have to find it.

Life is a combination of good news/bad news. When it comes to faithfulness, holding your own is never enough. Nothing ventured, nothing gained. No risk, no reward. So, this servant, this one-talent lazy servant, waltzes up to the owner of the place and says, “Sir, here it is. Every cent is back. I hid it in the ground.” This was a common way of trying to save money! He did not lose anything. He did not waste it. He did not throw it away. He just held onto it. In the parable the Lord says, “You could have at least put it into the bank and collected interest.” Life is an accountability we give.

Life is a responsibility we embrace. Verse 28: “So take the talent from him and give it to the one with ten. For all of those who have more will be given more and they will have an abundance, but from those who have nothing even what they have will be taken away.” The parable gets tough and hard now, does it not? I wish they had stopped earlier but here it is.

In reality, you and I know this is true. We have a saying that you and I use a thousand times, “You use it or you lose it.” I took twenty-eight hours of Greek in college when I was twenty years of age. I was a grading student for my Greek professor. At age twenty, I knew Greek. At 56 years of age, I know very little Greek. Do you know why? I quit using it. “You use it or you lose it.” It’s a principle of life.

It was reported that famed cellist Pablo Casals, at age 95, would practice up to six hours a day. One day his friend said to him, “My goodness, at age 95 why are you practicing so long?” And the master replied, “Because I still think I am making a little bit of progress.” You use it or you lose it.

And to whom much is given more will be expected. See, I would not have told the story this way. I would have given the one talent to the two-talent guy if I was going to give it to somebody, but that’s not the way it works, is it?

Give it to the ten-talent guy. Why is that? To whom much is given even more is expected. The reward of this parable is not to do well so that you have nothing to

do. The reward of this parable is to do well so that you have even more things to do than even before. But you and I have a saying about that, don't we? If you really want a job done, who do you ask to do it? You ask the person who is the busiest person you can possibly find. The reward of good work is not retirement. The reward for good work is more work to do. Don't pray for smaller mountains, just pray for extra climbing ability, because the mountain ought to be higher than you can climb above.

Isn't it strange that princes and kings  
and clowns that caper in sawdust rings,  
And common people like you and me  
Are builders for eternity?  
Each is given a bag of tools  
A shapeless mass, a book of rules.  
And each must make e'er life is flown  
A stumbling block or a stepping stone

Make an investment—Pay it Forward.  
Amen













