

# Home Campaign: Risk

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[ 0 : 00 ] Good morning. My name is Tommy. I'm a pastor here at Church of the Advent. We are in the middle of a season now called the Home Campaign, which we're very excited about. This is our endeavor to secure a permanent home here in Washington, D.C., so that we can make good on the commitment that we made when we started this church, which is to love the city long-term, meaning for multiple generations, to be the presence and the ministry, the hands and feet of Christ here until he comes again. And so that's what the Home Campaign is all about. This is something that we have prayed a lot about, something that we feel called to, something that a number of us, including me and my wife, have already made a commitment to support. It's something that we're very excited about, but make no mistake, it's a risk. It's hands down the biggest financial risk I think we've ever taken as a church community. And we need to be honest about that. We need to be honest about the risk that we're taking together, even if it's one that we've prayed a lot about.

And so that's what I want to talk about this morning. I want to talk about risk in the Christian life. We're looking at Matthew chapter 25, verses 14 through 30. It's a very well-known parable, and it falls within a section of teaching where Jesus is talking about the characteristics of faithful disciples. When we think about discipleship, I think it's easy to think about things like, well, faithful disciples have a good, solid prayer life. They regularly study Scripture. They regularly worship in a local church with a church community. These are things that most people would think of, but I'm not sure how many of us would think that another characteristic of faithful discipleship is that faithful disciples take risks, that faithful disciples are willing to take risks.

So that's what we're going to look at this morning as we look at this parable. We're going to look at first the calling to be risk-takers, and then we'll see the reasons that we are not risk-takers.

Why this is so hard for us, and then finally, the way to become risk-takers. So let me pray, and then we will dive in together. Lord, I thank you and just praise you for the joy of being together here in person. And I praise you, and for those who are joining us online or watching this, Lord, I thank you that in all these ways we can gather together around your Word.

And we pray that it wouldn't be our agenda or even the wisdom or insights of human beings that we put our hope in this morning, but that we would be hopeful because you're the kind of God who is living and active and present with us, and that you can do your work in us through your Word.

[ 2 : 53 ] And that's really what we need, Lord. So we pray that you would do that. We pray that you would bless our time of turning our hearts and eyes and ears to your Word. And we pray this in your Son's holy name.

Amen. So first of all, let me just unpack this parable. It's somewhat familiar to many of us, but I just want to make sure that we understand what's happening here. Jesus is telling a story about a rich master who goes away on a long journey. He's going to be gone for a while, and before he leaves, he entrusts eight talents of his wealth to three of his servants. Now, a talent is a unit of monetary value. It's a unit of weight originally, and it's hard to know exactly how much a talent would be worth, but it's probably worth upwards of 20 years worth of earnings for a laborer. It's about 20 years worth of earnings for a laborer, so it's a lot of money. So this rich master entrusts five talents to the first servant, two talents to the next servant, and then one talent to the third servant, and then he goes away. And while the master is gone, we are told that the first two servants invest the money that they've been given, and they make a return on that investment.

And then we're told that the third servant buries his talent to keep it safe. Now, when the master returns, the first servant comes and says, look what I've done. I've doubled the investment. Second servant comes and says, look what I've done. I've doubled the investment. And in both cases, the master responds in exactly the same way. He says, well done, good and faithful servant.

You've been faithful over a little. I will set you over much. Enter into the joy of your master. Identical responses. Doesn't matter the amount of money returned. Identical responses in both cases. But when he finds out what the third servant has done, he calls him a, quote, wicked and slothful servant. And then he casts him into the outer darkness. And then he takes the talent away from that servant, and he gives it to the first servant. And he says, to everyone who has, will more be given. [ 5 : 04 ] And he will have an abundance. But from the one who has not, even what he has will be taken away. Now, what's happening? Well, first we begin to see the calling to be risk takers. This parable, first of all, I want you to notice a couple of things here. First of all, this parable is about much more than money. It's actually where we get our modern understanding of talent. That actually comes from this parable. The idea being that God really entrusts all kinds of resources to us as his people. We often hear this referred to as our time, talent, and treasure. The time and energy that we have, our natural abilities, as well as our gifts of the Spirit, and then all of our resources, including our wealth, that all of that is entrusted to us by God. So it's parables about much more than just money. The second thing to notice is this. The master commends the first two servants who took a risk by investing the money that they were given. And we just need to understand, they could have very easily lost the money. Right? It's very possible that the master comes back and they say, you know, I went to trade this to try to invest it, and I ended up losing it. I made a bad deal.

Anytime you invest in anything, it's a risk. There are no guarantees when it comes to investments. But the master doesn't call them reckless. He doesn't say, how dare you risk losing my money? He commends them, and he commends both of them in the same way. And then thirdly, and I think most importantly for our focus, look what the master says to the third servant. He calls him wicked. Wicked. Now that's strong language. As strong then as it would have been today. You know, most of the time, if you're anything like me, we think of wickedness as doing a bad thing. You did a wicked thing.

But this man didn't do anything wrong. Right? He didn't try to steal the money. He didn't go blow it all in Vegas. He kept it safe. He returned every penny safe and sound. The master comes back and says, hey, I kept this safe. I protected it. And now that you're back, here's every penny that you gave me.

[ 7 : 27 ] There it all is. All accounted for. And Jesus, via this parable, pronounces that this man is wicked. So clearly, we learn something about wickedness here. Wickedness doesn't just apply to things that we do. It can also apply equally to things that we don't do. If you're familiar with Anglican worship and the Anglican prayer book, you know that very often when we come to our confession of sin, we not only confess things that we have done, but we also confess things that we have left undone.

Jesus condemns this man as wicked because he has left something undone. He refused to take a risk.

He refused to invest his talent. In other words, he condemns this man as wicked for playing it safe. Now, that should wake us up. It certainly woke me up when I realized this. And what we really begin to see here is the point of the parable, the reason Jesus is telling us this story in the first place. The point is not simply that we should be reckless, right? Jesus isn't saying, you know, faithful disciples go base jumping. He's not saying faithful disciples take risks for the sake of risk-taking. They live on the edge. They love adrenaline. That's not what he's saying. The point of the parable is that God has given us all kinds of resources. He's given us all kinds of resources. And the point is that God gives us the thing that he gives us for a reason. For a reason. Think of it all as God's capital investment. God has taken his capital and he has given it to you and I. And he's entrusted us with this capital for a reason. And the point of this parable is that faithful disciples are willing to take risks in order to invest God's capital into God's kingdom. Faithful disciples take risks in order to invest God's capital, all that we've been given, into God's kingdom. And when you're investing your time and your talent and your treasure in God's kingdom, what that means is you're not just trying to maximize your financial return. You're not just using your time and your talents and your treasure to get the most financial return you can back. And in many cases, it means that you might actually be willing to take a hit. Because you have another bottom line that you're thinking about.

[ 10 : 12 ] You're trying to have kingdom impact, which means maybe you're investing in making disciples. Maybe you're investing in doing the work of justice and mercy in a place like Washington, D.C.

Maybe you're investing in the common good. You're investing in things that are going to lead to greater flourishing for all people in that community. Maybe you're investing in things that bring glory to God. But in all of these ways, you're measuring the return on investment not just based on whether or not you get the maximum financial return. You're thinking about a completely different set of metrics. What we need to understand, though, is that just like any investment, those investments are all risks. Every investment is a risk. There is no guarantee.

But according to this parable, the worst thing that we can do is not to invest and lose out. The worst thing that we can do is nothing. The worst thing that we can do is to play it safe.

So what we want to ask now is what's the difference between people who are willing to take risks and invest and people who are not? What's the difference between the first two servants and the third servant? Reasons we're not risk takers. Notice first the excuse that the third servant gives. Master comes, says, what'd you do? He says, well, I buried your money and here's why. He says, Master, I knew you to be a hard man. I knew you to be a hard man. You ever known somebody who kind of wrongs you or hurts you and then tells you it's your fault? Well, I only did this because of what you did to me, right? I knew you to be a hard man. It's actually your fault. I was afraid of you and I went and I hid your talent in the ground. Now, let's just sort of give this servant a little bit of grace here and assume maybe he's being totally honest. And let's just think about what that might mean for us. There is a legitimate concern here for some of us. And that is, in other words, maybe one of the reasons some of us refuse to take risks and invest what we have for the sake of the kingdom is ultimately that is rooted in our view of God, right? Maybe that's rooted in our view of God.

[12:33] If you've ever read Cormac McCarthy's *The Crossing*, in *The Crossing*, there is a father who has lost his son in a terrible earthquake. And it's a tragic, awful thing. And it says that despite the father losing his son in this earthquake, he never actually stopped believing in God. And it says, you know, it's actually a lot harder to do that than you might think. But here's what it says.

It was never that this man ceased to believe in God. It was rather that he came to believe terrible things about him. Right? For some of us, we've had experiences in our lives that lead us to believe terrible things about God. It's not that we gave up our faith. It's that we came to believe terrible things. We came to doubt God's goodness. We came to see God as harsh or capricious, unpredictable. If that is your view of God, then it makes sense why you wouldn't invest what God has entrusted to you in God's kingdom and take real risks with it. Why? Because God is capricious. I can't trust God. I don't know what God might do to me tomorrow. And so the things that I have, I'm going to hold on to them because this might be all I get. I have no way of knowing and I can't trust God.

All right? So maybe that is the reason why some of us, and I think I can say safely that there are some of us in this room for whom that is the main reason we don't take risks. We look at God and we say, I believe you to be a hard man. But when it comes to this servant, there's another reason lurking under the surface that I don't want us to miss here that may apply to others of us in this room. Look at what the master says to the servant in verses 26 and 27. He says basically this, you know, there's nothing to indicate here whether or not this servant or this master is actually a hard man. We don't really know what this master is like. Based on the behavior of the first two servants, we might actually think that this master is a much more gracious man than the way he's portrayed by the third servant. Nevertheless, here's what he says to the servant. He says essentially this, if you were truly afraid of me, if you truly were concerned that I was such a hard man, as you say, you would have at least taken my money to the bank where I could earn some interest. So essentially, he's calling BS on the servant. He's saying, you're blaming it on me. You're saying that I'm a hard man. I don't actually think that's the reason that you didn't make any investment. And then he goes on, and if we look at his language, he not only accuses the servant of being wicked, but he says what? Wicked and slothful. Now there's a key right there. Most people think of slothfulness as mere laziness. And he's saying you're lazy because you didn't do anything. And you know, that is one way that sloth manifests itself, laziness. But there's a lot more to sloth than simple laziness. Here's what

Frederick Buechner says about sloth. He says, sloth is not to be confused with laziness. A slothful man may be a very busy man. He's a man who goes through the motions, who flies on automatic pilot. He knows something's wrong with him, but not wrong enough to do anything about. He's letting things run their course. He's getting through his life. He's getting through his life on autopilot.

So sloth can look like laziness, or at the other end of the continuum of sloth, if laziness is over here, then you have unnecessary busyness over here. But it's the same continuum and the same underlying issue, which is this. Sloth at its core is avoidance, escape, disengagement. Sloth is a refusal to fully inhabit our lives. It's living on autopilot. It's path of least resistance.

[ 16 : 59 ] Here's another quote about sloth. Evenings without number, obliterated by television, evenings neither of entertainment nor of education, but a narcotic defense against time and duty. And when he wrote those words, the iPhone didn't exist yet.

All right, we can fill up our time with unnecessary, meaningless, busy work. Maybe it looks like we're doing kingdom work, but there's no real investment. There's no real risk. You know, we can spend several hours a day. Does anybody else on Sunday mornings every week, I get my screen time report for the week?

And I don't know why Apple makes that happen on Sunday morning, but it's perfect for me. Because I, every single week, have very specific things to confess when we come to the confession.

In our liturgy, I was up an average of two hours and 30 minutes. Help me, Jesus. Jesus. And so we can fill up our lives and we can spend several hours a day scrolling through posts from people we don't even know. Right? I can attend to those kinds of people, but we are too busy to take 10 minutes to walk out of our door, across the street, knock on the door, and introduce ourselves to our neighbors. So imagine if I took all of that screen time reading posts from people I don't even know or honestly even really care about. And instead, I invested 10 minutes of that time in getting to know the person who literally lives across the street from me. Right? But I'm too busy to do that. Am I really too busy? No. That involves real risk. That involves being awkward. I hate social awkwardness. That involves, you know, thinking we might get rejected. They might give you a funny look and be like, get off my property before I call the police. Who does that anymore? Right? It's real risk. We spend hundreds of dollars a month on television streaming services and alcohol and unnecessary Amazon purchases or, I would say, our narcotic defenses against reality.

[ 19 : 24 ] But when it comes to giving money away for the sake of the kingdom, we say, I'm not sure if I can afford that. Because it's risky.

You know? It involves an investment in something where there's no guarantee. For some of us, I think, it is true that we don't risk because we don't ultimately trust and believe in God's goodness. For some of us, that's the issue. But I think for some of us, we don't take risks because we don't believe God is worth it. Maybe He's good.

Maybe I can trust Him. But He's just not worth it. There's nothing of value that is worth giving up my narcotic defenses against reality. Because I think ultimately, and maybe I'm just speaking for myself here, I think many of us just want an easy Christianity.

I've never really been tempted to give up Christianity. I've just been tempted to embrace an easy Christianity. That's the thing that I struggle with. In other words, a Christianity that doesn't ask anything real of us.

[ 20 : 33 ] Because I think really deep down, we don't want a faith that calls us to risk. We don't want a faith that calls us to risk being open about our Christian faith around non-Christian friends and coworkers.

We don't want a faith that calls us to risk investing in friendships with people who may move away in a few years. We don't want to risk speaking truth in love to someone who might reject us, where the friendship might be in peril.

We don't want to risk loving someone who may not ever love us back or appreciate what we're doing. We don't want to risk setting work boundaries around the Sabbath knowing that it's probably going to cost us advancement.

We don't want to risk giving so much money away that it impacts our financial security on a real level. I don't think really in many of our hearts we want that.

What we want is an easy Christianity. We want a God who says, I just want you to be happy. I just want you to live as you please. Put your feet up. We want Christianity as a spiritual sedative. Our narcotic defense against reality.

[ 21 : 45 ] If any of this sounds familiar to you as it does to me, the question then becomes how do we become risk takers?

How do we become people who are like these first two servants? What does that require? And I would say that the way to become a risk taker in your life is to realize this, that even as Jesus is telling this parable, even as he is telling this story, even as he is challenging his disciples to give up personal safety, to take risks, to risk everything they've been given for the sake of the kingdom, even as he's saying this, he knows what's about to happen.

And if you move down a little bit in the passage, at the end of this section of teaching, it says this in chapter 26 verse 1. When Jesus had finished all of these sayings, he said to his disciples, you know that after two days the Passover is coming and the Son of Man will be delivered up to be crucified. Not just a possible outcome, an absolutely certain outcome, an event that had been laid down for thousands upon thousands of years ordained to happen was about to take place.

And what we realize is that no matter how much we risk, no matter how much we put out there, and no matter how certain the proposition might be, no matter how much we think that we are risking, there is no loss that we can ever suffer that is greater than what Jesus experienced on the cross for our sake.

[ 23 : 30 ] You will never lose more than what he was willing to give up for you. You will never suffer a loss like that. And what this means, and this is very important, even though we may suffer some loss in this life, we will never suffer ultimate loss.

We will never suffer the kind of loss of being cut off from the Father, the kind of loss of taking all of the sin of the world onto yourself and suffering to atone for it.

We will never experience that kind of loss because it happened to Jesus already instead of us. And what this means is that for those of us who are tempted to doubt God's goodness, we see God as a hard master, as a capricious master.

Look at the cross. you cannot reconcile that view of God with the cross. Now, it's not always easy to get from A to B.

In other words, it's not always easy to understand why in this moment of your life you are facing such catastrophic hardship and suffering. But the one thing that you do know, even when you don't understand God's actions, we can always know God's motives and we can always trust God's heart because that's what we see on the cross.

[ 25 : 03 ] I don't understand why this is happening to me but I know that God is good and I know that God loves me because that's what I see when I look at the cross.

A God who is willing to do that out of love is the kind of God that we can trust even when our lives don't make sense. And then for those of us who don't think that God is worth it or don't think the kingdom is worth it, it's not worth having to fully inhabit our lives.

We would prefer the narcotic defenses against reality. The fact is that God has put you here for a reason. God has given you your gifts and your talents and your resources for a reason.

And Jesus Christ has come to restore God's purposes in and through you and there are things that God is desiring to do through you in this world. And until you understand that, your life is never going to make sense.

And I suspect that deep down I'm not going to have to convince you of that because I think on a deep level we all know that. even behind our desire to check out, our desire to numb out and live on autopilot, there's a little voice in your head that says, but there has to be more to life.

[ 26 : 22 ] There has to be more. There has to be meaning to my existence. And the gospel says there is. But you're only going to find that in Jesus. And you're going to only find that when you recognize that all that you have been given is God's capital and it's meant to be invested in what God is doing in the world right around you.

And then for all of us who fear what we may lose if we start to take real risks for the sake of the kingdom, we can know that because of Jesus' resurrection and because of Jesus' promise to come again and restore all of creation, here's the point, every investment we make in God's kingdom will yield a return.

Now I said, you know, a few times this morning that every investment involves risk. Absolutely, every investment does involve risk. And the return may not be a return that you ever see in your lifetime.

But because of the resurrection and because of the promise of new creation, every investment we make in God's kingdom will yield a return. All of what we're talking about here this morning can be summed up in the words of one of my great heroes, Lilius Trotter.

