

Pentecost-22-a2011

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Twenty Second Sunday After Pentecost

November 13, 2011

1 Thessalonians 5.1-11

Matthew 25.14-30

Asset Allocation According to Jesus

Let us pray: In all that we say and do, may the words of our mouths and the meditations of our hearts be acceptable in your sight, O Lord, our Rock and our Redeemer. Amen. (Congregation is seated.)

I once had the occasion to chat with a Venture Capitalist. (Like most clergy, I don't cross paths with such people very frequently.)

What impressed me about this person was the amazingly complete and detailed knowledge he had about the project he was working on at the moment. It happened to be a golf course and home development. He had clearly done his research before investing. He knew everything from the demographics of every zip code within 50 miles of the place, to the cost per square foot of the homes, to the profit margin on a double cheeseburger in the Men's Grill. Another thing impressed me as well.

He said that—with him just as with most people who do what he does—most of his investments end up failing. But the one in four or five that do succeed make him a good living.

What I took away from that encounter were two things: 1) I have a lot of admiration for the skill and nerve of such people; and 2) I could never be a venture capitalist. I just wouldn't have the stomach for it. The risk would make me crazy with anxiety.

This morning's familiar parable of the talents is at least partly about risk. Risk is something that we all have to come to terms with in our lives, as every day we must make choices. And with every choice we make there is inevitably some trade-off that we make between risk and reward, between success and security. Should we buy a home security system, or should we use that money for some other purpose. Which tires will we get? The cheapest ones or the ones the salesman tells us will keep our family safer? (And cost twice as much!) We could spin out examples all day long. Every choice entails some evaluation of risk. Much of the time, we do it without thinking.

When we try to prepare for our future, the financial planner types like to talk to us about “asset allocation.” What will be the mix of investments that will bring us the best returns given our age and, of course, our tolerance of risk. Most people end up with some sort of mixture—some stocks for long term growth, some bonds for stability. The mix will be different when we are just starting out than it will be five years before retirement. You know the drill.

My sermon title notwithstanding, I’m not here today to give you Jesus-based investment advice. If I had a system for that, I probably wouldn’t be here this morning. I’d be working on my next infomercial for late night TV!

I don’t think Jesus spent any time thinking about asset allocation in our contemporary sense. Wealth accumulation clearly wasn’t a passion of his. But he did think and talk about risk—including in today’s Parable of the Talents.

The parable is familiar. It is about a man and his three servants, or as the NSRV more accurately (and unnervingly) calls them, three slaves. Each slave is given an allotment of money equal to some multiple of

about 15 years work for a laborer. This allotment is called a “talent.” One receives five talents, one receives two, the other receives one. Certainly this is more money than any of the slaves had ever held before.

The master goes on a journey. When he returns, he learns that the first two servants have traded and doubled his initial investment. The third slave, fearing his master, buries his share in the ground. He returns the one talent undiminished. (Since the lectionary is on a three year cycle, I’ve found myself wondering if we might have read this parable differently in November of 2008 than we are doing in November of 2011. But let’s not go there.) The first two slaves are praised, the third is savaged. For risk-averse types like me, this parable always has a bit of a sting to it.

To understand what is really going on in this parable, we need to understand more than just the third slave’s risk-aversion. We need to understand *why* he is so unwilling to take any risk with his allotment. The answer is he was afraid of his master. “Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where

you did not scatter seed; so I was afraid, and I went and hid your talent in the ground.” (Matthew 25.24-25)

This isn't so much a parable about risk as it is a parable about fear. The third slave is not a bad person. He is prudent and careful. But he is in the grip of something that keeps him from living life to its fullest. He lets his fear of the master close off his passions, his abilities, his sense of adventure. And, in the end, his fear doesn't serve him well.

This parable won't teach us how to structure our 401k. But it may very well teach us how to structure our lives. What would it be like to lighten up a bit of the fears we hold in our lives? How might we live if we spent less time worrying about tomorrow and more time exploring the possibilities of today? (Jesus comments on that elsewhere!) How might our families, our jobs, our churches be different if our actions were driven less by fear and more by passion? Maybe it is no accident that one of the most frequent phrases in the gospels is: “do not be afraid.”

I like this commentary from pastor and editor John Buchanan:

Now for most of us, religion, our personal faith, has not seemed like a high-risk venture. In fact, it has seemed to be something like the opposite. Faith has seemed to be a personal comfort zone. Faith, many of us think, is about personal security, here and in the hereafter. Faith, we think, is no more risky than believing ideas in our heads about God and Jesus...Religion, we think, is a pretty timid, nonrisky venture.

Here Jesus invites us to be his disciples, to live our lives as fully as possible by investing them, by risking, by expanding the horizons of our responsibilities. To be his man or woman, he says, is not so much believing ideas about him as it is following him. It is to experience renewed responsibility for the use and investment of these precious lives of ours. It is to be bold and brave, to reach high and care deeply.

So the parable is the invitation to the adventure of faith: the high-risk venture of being a disciple of Jesus Christ.¹

Wow. We started out talking about venture capital and investing. While those can be complex topics, they are nicely abstract for most of us.

Now we find ourselves talking about discipleship and taking risks for God and for Jesus. That's a little bit more personal, isn't it?

Let us pray: Lord, you have given us great gifts and manifold talents.
Help us to use them wisely, but also boldly, for the sake of your
Kingdom. Amen.

¹ John M. Buchanan, "Pastoral Perspective on Matthew 25.14-30" in *Feasting on the Word, Year A, Volume 4*, D.L. Bartlett and B.B. Taylor, eds. (Louisville: Westminster John Knox Press, 2011), page 312.