



# Planning for Potential

Matthew 25: 14-30

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“Think liberally; live conservatively.” That is perhaps the closest thing to a motto that I grew up hearing in my home. I understood my parents to mean that I should be liberal with ideas and conservative in lifestyle, including my finances. That my parents would give me this advice made sense to me. The first part of their advice - that I should think liberally - made sense, because I knew that they had risked everything to immigrate to the United States. They had left behind all that was familiar for a new future and had laid aside old ideas in pursuit of new ideas, ideas about freedom, democracy, and equal opportunity. I knew that my father had decided to leave South Korea, which at the time was governed by a dictator, because he wanted the freedom to speak, write, and teach what he thought. The second part of their advice - that I should live conservatively - also made sense to me. Given that I grew up in a middle-class home, without much financial margin, it made sense that my parents would teach me to be financially risk-averse.

In the parable we read this morning, Jesus tells a story about risk. According to the story, a master is about to take his leave. Before he goes away, he puts three servants in charge of some portion of his wealth. After a long time, the master returns, and he asks each servant what they have done with the wealth for which they were responsible. The first servant, to whom the master had given five talents, shows the master that he made five more talents, doubling the wealth that he oversaw. The second servant, to whom the master had left two talents, shows the master that he also doubled the wealth left to him. Hearing this, the master responds favorably, saying to each of them, “Well done, good and trustworthy servant; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.” In Jesus’ telling of the story, these two slaves who were good stewards are indistinct. They both doubled their master’s investments. They both gave nearly identical speeches in their accounting before the master. They both received the same response from their master.

In Jesus’ telling of the story, it is the third slave that stands in contrast to the first two. In contrast to the first two servants, the third servant did not make anything more from the single talent that he had been given. Instead he buried the single talent in the ground for safekeeping. So when the master returned and asked for an accounting, the slave returned to the master that single talent and nothing more. In contrast to the master’s favorable response to the other two slaves, to this servant, the master responded with anger, calling the slave “wicked,” “lazy,” and “worthless,” taking away his talent and casting him into outer darkness.

Are you surprised by the master’s response to this slave? Does it seem harsh to you? After all, the third servant neither wasted the wealth nor used it for his own benefit. He returned it in full to his master. What’s so bad about that? It seems to me that the third servant did not commit a sin; at most he was simply conservative.

And isn’t his conservatism understandable? After all, as he says to the master, “I know you to be a person who reaps more than you sow, who gathers more than you scatter, the slave probably perceived the master to expect him and the other stewards to make decisions according to basic economic theory. According to economic theory, you are compensated according to the risk you take. The higher the risk, the greater the potential reward. Relative to the other two servants, who were stewards over greater wealth than he was given, this servant had less to invest. So, just as it makes sense that the slave who was given the most wealth to oversee gained the greatest return on his investment, it also makes sense that the slave who was given

stewardship over the smallest amount of money might have simply thought, “Why risk investing it. It won’t make that much money anyway.” It makes sense that he would have been less risk-averse, more conservative, doesn’t it? Isn’t that precisely the advice that responsible financial advisors would give?

Clearly, this is not the advice that Jesus gave to his followers. Too much was at stake to play it so safe. At stake was the difference between entering into the joy of the master and being thrown into outer darkness. The point of this story, remember, is to teach us about how to prepare for the kingdom of heaven. Jesus tells us this story so that we might know that, when it comes to the end times, the last judgment, the greatest risk of all is to play it safe.

In the history of New Testament studies, biblical scholars have acknowledged that for a time scholars tended either to overlook Jesus’s sayings about the end-times and the final judgment or to attribute such statements to some source other than Jesus. Embarrassed by the apocalyptic statements that Jesus made, they either neglected them or sought to explain them away.

Today biblical scholars tell us that if we want truly to understand Jesus’s teachings, we cannot discard his statements about divine judgment at the end of time. The last judgment is not simply a framework that can be discarded while the rest of Jesus’s message is retained. In the Gospel of Matthew, the last judgment plays an important role, notable by the fact that every single discourse in Matthew ends with an announcement of judgment for the church, including the passage we read this morning. In fact, this parable is the third of four in a row in which Jesus speaks a warning to the church that it must prepare now for a judgment that could come any time with Christ’s return. With so much at stake, it turns out that the greatest risk of all is to play it safe.

In the gospel of Matthew, Jesus told this parable in the middle of his own personal high-risk venture. He had already left the safety of rural Galilee to go to Jerusalem where religious authorities would regard him as a threat to their own power and the Romans would regard him as a disturber of the status quo. This parable is one of Jesus’ final teachings before he is arrested and crucified.

Unless we constantly remember Jesus’ passion and crucifixion and hear apocalyptic words about what it will take to enter into the joy of the kingdom of heaven, it is rather easy to forget that religion is a high-risk venture. If we are honest about it, religious faith has seemed to be something like the opposite. Faith has seemed to be more of a personal comfort zone. Even if we don’t think of our faith as an insurance policy for our lives here and in the hereafter, faith is no more risky than believing ideas in our heads about God and Jesus, and living a good life by avoiding bad things. Thought of this way, religion plays it pretty safe and conservatively.

This parable warns us that such conservatism won’t bring about the kingdom of heaven. Jesus wants us to invest everything, even if we think that we don’t have much to offer or that what we have to offer won’t make much of a difference. There is too much to gain - too much joy, abundance, light, and life - to risk holding back even an iota of effort, resource, talent and treasure. When it comes to working for the kingdom of God, there is no sense in conserving. Christ calls us to risk it all so that we too can enter into the joy of our Master.