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Investment Planning for the End of the World
Matthew 25:14-30

Turns out, there's a whole genre of movies about what people do when they find out that the end of the world is coming, or at least the end of their world. Some are serious, some are comedic, but they all make for good drama. It always starts with people going about their regular lives, looking like you and me, and then boom! Out of nowhere, they find out that an asteroid is coming, and they have to decide what to do. Yes, it's artificial, but it's an easy way to insert some urgency into a humdrum life to see what will happen. The result is always complex. It makes the characters ask questions about the meaning of their lives, and to see the difference between where they are and where they should be. I've never seen one of these movies where people either just keep moving along, or quickly figure out they should lead the lives they always should have been leading. There are characters that double down on selfishness, and there's always the hero or heroes that find their true, selfless selves, and attempt to save the day. Either way, it's always messy and complicated, and if the plot is bad, the CGI of big disasters is usually pretty entertaining.

Jesus introduces a bit of this urgency using a similar trope. Since way back in chapter 24, Jesus has been telling end-of-the-world type stories to try to incite a heightened level of urgency in people's lives - stories about a thief breaking in during the night, or a tree that is threatened with being cut down. This story is no exception. Three servants are given large sums of money while their master is away on a journey - 5 talents, 2 talents, and 1 talent. A few things you should know about the talent. One is that a talent is a gigantic amount of money. It's hard to make an exact inflation comparison, but we're talking about much more than your average worker would ever see in a single year of work, or even many years of work. Two, and you can store this away as a fun fact for really slow parties, this story is where we get the modern English word for talent as meaning a gift or skill - commentators have long understood this to be a useful metaphor, and imbued this term for a unit of value with its current meaning.

In any case, back to the story. These three servants are given large sums of money, evidently with the assumption that they were to do something with this money as caretakers of the estate. So doing some nameless business, the first two doubled their assets. But the third, claiming to be afraid of his boss, literally buries the money in the ground, a common tactic for safekeeping, and simply digs it up when the boss is back to return it.

Sure, it doesn't seem to have the life-and-death urgency of an asteroid, but there's a similar question being implied. What ought that third servant to have done with his

time, energy, and a gigantic amount of resources? One clear answer is given, which is that nothing is not the answer. In the same way that it would seem absurd to just go about commuting to work and paying the bills with an asteroid bearing down, so too Jesus wants us to think that taking this talent and burying it is deeply the wrong answer.

Our modern English rendering of the word talent is probably already giving you an interpretation here. You might be thinking, we all have talents. What a waste to, metaphorically speaking, bury them in the ground. Instead, let your God-given talents shine for all, as they were intended.

All good and well, but I'm a bit hung up on something. I don't know a lot about investing, but I know that a 100% return on investment is pretty unlikely. Unless those first two servants, both with 100% ROI's, happen to have gotten a few shares of Apple stock at their IPO in 1980, I'm really not sure what business they managed to find themselves in to get such a good return. Plus, it's a huge amount of money, and it comes with a huge risk - we're not talking about taking a risk and losing even a few thousand dollars. We're talking about somewhere north of six figures in modern dollars. So I'm with the third guy - the investment's too risky. Better to bury it and keep it safe than to risk it and lose it.

Better to bury it and keep it safe than to risk it and lose it. This is the part that I don't think the traditional interpretation adequately covers. These three servants are left with large, risky investments and an unknown timeline. It may not be the end of the world per se, but it's enough to make your palms sweat a bit.

How would you invest for the end of the world? Most financial advisors tell you to have diverse, long-term investments that mitigate risk. Moderate, safe growth. But that doesn't exactly seem adequate for the end of the world, nor does it seem adequate for what Jesus is trying to get at. And what exactly is Jesus trying to get at with this plainly absurd parable?

I think the failure of the third servant is paralysis in the face of the enormity of the task. It's a failure that we can perhaps sympathize with. It's easy to become paralyzed by the complexity of the world, the enormity of the problems we all face together, and how our lives fit into the big picture. It's overwhelming.

Pick your problem, whether it's private, or its scope is global. A long-standing family conflict. Global poverty. Looking for a new career path. Climate change. Seriously. Some of these are one-talent problems, and some are five-talent problems and beyond. And if you're like me, you see that problem coming, or it's already here, and it feels a whole lot

easier to just bury it until the master comes back. It's too big. Too scary. Beyond my pay grade.

It seems unfair of Jesus to come down so hard on the one-talent servant. Doesn't Jesus get it? What can a single person do with such a great responsibility, and so great a task? It's impossible to do alone.

There's a hypothetical situation that doesn't come up exactly in this story, but that I wonder about. Let's say there was a fourth servant, who was given three talents - doesn't matter how much. And like the first two, he'd gone out and traded. And when the master returned, what if when his time to give account came up, the result was mixed. "Listen," he says, "I went out to the markets, and I traded, and I put it all out there, and I got a little bit more, but nowhere near to doubling it like these other guys." Or maybe he lost a bit of money. That's real life, right?

What's the master's response to this? Well, I'm taking some creative license already, so here it goes. I think he says, "Well done, good and faithful servant! I entrusted you with much, and you faithfully cared for it. And though it didn't double, you didn't bury it in the ground either. You took a risk in faith."

Or maybe, somehow, the return on investment was always a guarantee, only contingent on one thing - that the servant would step out in faith. Who is to know? Either way, I'm convinced that success or failure was never contingent simply on the final result, but instead on that first faithful step. The willingness to take a look at a big, gigantic, multiple-talent challenge, and to go for it.

By itself, this story feels at its worst like a threat, and at its best like self-help. Go for it! Take a risk! But it's more than that, because it's in the context of a great big Gospel, a Gospel that also reminds us that Jesus promises to be with us to the end of the age. A Gospel that tells us about the body of Christ that works together. A Gospel that tells us about a Kingdom that is invisible and silent and immeasurably powerful. A Gospel that is changing the world from the inside-out.

And so in the context of that Gospel, we find that the story of the faithful servants is not just about taking a risk for its own sake, but it's about being willing to participate in the Kingdom whatever the cost, and the belief that the master walks with them in the face of the big challenges.

Burying the talent, then, is not about lack of faith in oneself, even though that may be what it feels like. It's about lack of faith in the master. The servant doesn't come back to his boss and say "I didn't think I could do it." He blames the master. Yes, sometimes we

tell ourselves “I can’t do it. It’s too much.” And in some sense, we’re right. It’s too much by ourselves. But it’s not too much for God, and God’s people together.

My contention is that this story is about faith, and that in the face of life’s biggest challenges, the answer is faith. Not faith in a pie-in-the-sky, by-and-by way, but a faith that insists that inaction is tantamount of faithlessness, and that action is the manifestation of true faith. A faith that trusts that our faithful actions are wrapped up in a God who is bringing the world to good.

With this type of faith, there’s no room to say “I don’t have enough time” or “there aren’t enough of us” or “there’s too much to do” or “I don’t have all the answers” if we’re only saying those things as a justification for inaction. They say that perfect can be the enemy of the good. Jesus is also saying that perhaps it is also the enemy of faithfulness.

What do you want to say to Jesus? That we kept ourselves safe? That we took what we had and buried it and made sure nothing bad happened? Or do you want to say that you believed that he was in charge all along, and that sometimes you got it right, and sometimes you messed it up, and you definitely got a little beat up along the way, but you took a risk on the Kingdom, and here’s what we have to show for it? I want to be one of those who picks the more dangerous path.

So yeah, we’re going to get a little bruised, and the church is going to get a little dinged up, and as we look to Good Friday, heck, it may even feel like death. But the only way to the Resurrection is through the Cross. And as it was on that first Easter, it will remain God’s holy prerogative to honor the risk of faith, and to bring on to completion the faithful, incomplete tasks of the saints. May it be so.