MYERS PARK COVENANT CHURCH

"PLAYING IT SAFE IS A LOSING HAND"

Delivered by Dr Reverend Tim Moore
Matthew 25:14-30, November 15, 2026
Twenty-third Sunday after Pentecost

The Lectionary, a thousand-year-old rotation of Bible passages for reading in Sunday worship, ends with three parables in Matthew 25 every three years. Today's passage is the middle story. These parables are part of Matthew's apocalyptic section—a section focused on the end-of-time. **Stanley Hauerwas, the Duke Divinity School ethicist, says this parable is frequently misused when it is separated from its apocalyptic setting** [Hauerwas, *Matthew*, 209].

I mentioned last week that there are many end-of-the-world experiences. A cancer diagnosis, or the unexpected death of a loved one. 1492, when Europeans began arriving in this hemisphere. Climate Change. Or A.I. A divorce can be an end-of-life-as-we-know-it experience not only for the married couple, but possibly even more so for their children. What can this parable teach us for such moments? What wisdom is Jesus offering in these three parables for such critical moments in life?

An investment banker is going on a long journey. He puts three of his workers in charge of his funds. To the first he gives five talents, probably equivalent to $1,500,000 today. To the second he gives two talents, or $600,000, and to the third, one talent, or $300,000. Each according to their ability.

The first two workers go out immediately and begin investing their boss's money. The third finds a safe place, then buries the money. Something motivates the first two servants to go out and risk their master's money, money, which if lost, could never be repaid on their salaries. They risked the money of the man who could fire them, ruin their reputation, and make their lives miserable. Something gave them the courage to risk his money, while something else made the third servant incapable of doing so. **Figuring out what that is, is a key to unlocking this parable.**

Mark Chatman captured one possible reason in rewriting the scripture text into the contemporary experience of the story we engaged today. The first two children boldly purchased gifts they believed their parents wanted. The third child had been discouraged to take risks; she had not been encouraged to believe in herself. And that appears to be going on in Matthew's version of the parable

Several years ago, Terry Herbert knocked on a farmer's door a couple miles from his home in Straffordshire, England. He asked the farmer if he might have permission to walk his fields with a metal detector—split anything he finds 50/50. The farmer, Fred Johnson, said that he'd lost a wrench a while back; he'd like to have 100% of that back if the prospector didn't mind.

Several hours later Mr. Herbert knocked on the farmer's door again and told him that he'd better come out and look at what he found. By the time the digging was done Herbert and Johnson had found 3,500 golden objects buried under that English sod some 1,300 years ago.

Those were the Anglo-Saxon days of King Arthur, AD 600-700, about a century before *Beowulf* was written in Olde English [*National Geographic*, November, 2009]. You can Google "Straffordshire Hoard" if you want to learn more about it.

The farmer and the prospector split the $5.3 million assessed value of the collection.

Of course, the question is: What was such a huge treasure doing in an English hole in the ground for 1,300 years?

The answer is pretty simple. Unless you had a trusted army to guard your treasures, the only place to store such things was a secret hole in the ground. Evidently the person or persons who buried the treasure died sometime later and their secret burial spot died with them.

When I first read that story in *National Geographic*, I thought about the parable we experienced just a few minutes ago.

To you and me burying money sounds foolish, irresponsible. But like the days of King Arthur's England, in Jesus' day the safest place for valuables was hidden away in some secret hiding place—and that was usually in the ground. Digging a hole in the ground when no one else was looking was considered to be a prudent, responsible action.

The third servant in the parable, rather than being lazy, had done the safest thing he could have done with the owner's money. In this parable doing the safe, prudent thing is contrasted with taking smart risks. If this truly is an apocalyptic parable directed towards the end times, then the moral of the story must be: If you are facing a life-ending, life-changing moment don't be prudent, take smart risks. **Playing it safe at such times is a losing hand.** In the parable, one servant does the safe, prudent thing. Two servants take bold risks. Why? What was the difference between the one cautious servant and the two bold servants?

Taking risks are an essential part of human life. Children understand this inherently. They naturally try new things, climb up to heights that scare parents, pick up objects too heavy to carry – often times in an effort to show adults that they, too, are big. And it is often the task of parents, grandparents, teachers and other responsible adults to help children manage their risks. That's why mothers grab hold of hands as families cross busy streets and fathers require their teens to check in when they go out to parties.

Taking risks seems easier for some than for others. **The folks who parachute out of airplanes, or make bungee cord jumps off bridges have a risk tolerance** that's way beyond what most of us can handle. But none of us would get very far in life if we didn't take any risks. Every job interview, every oral class presentation, every introductory handshake to a stranger, every one of these is a small risk, which we repeat dozens of times a week. But it is also easy in life for us to shrink back from taking risks. Once we create a comfortable or stable life situation, we are often likely to shy away from risk taking. **Once we build up a nest egg, it is more tempting to play it safe—to bury our lives underground, out of danger—so we won't lose what we have.**

The late rabbi, Edwin Friedman said that any relationship, any person, any job, any organization, any society can get stuck. Stuck doing the same things. Stuck thinking the same way. And

whenever this happens, you can't get unstuck by just trying harder. And you cannot get free by simply thinking through things. More learning won't do much help either.

Taking risks again, getting unstuck from anything in life is always an emotional and spiritual issue; it is almost never an issue hinged on knowledge.

Friedman said, "**In order to imagine the unimaginable people** must separate themselves from emotional [connections] before they can even begin to see (or hear) things differently" [Friedman, *Failure of Nerve*, p. 31].

Is this not the difference between the one and the other two servants?

The third servant tells us much when he reports his actions, "**Master, I knew that you were a hard man,** harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you."

"I knew you were a hard man. . . so I was afraid," he says. **"I was afraid."**

The third servant was afraid of his master, afraid of what the master would do to him, if he failed. He thought this whole business of his master going off was his way of testing him to see if he measured up, to see if he was good enough. And he was afraid, because he wasn't sure if he was good enough. The third servant believed his hard-hearted master to be testing him, and it paralyzed him. In our paraphrase today, the third child hadn't been encouraged to believe, to try.

If you face a difficult challenge in front of you and the fear of failure dominates your mind, it is unlikely that you will be able to be innovative, decisive, or a risk-taker. Risk takers having been encouraged by success rarely think of failure; their minds are focused on past experiences of accomplishment and how to translate that into future success.

Now the Jewish law of the day said that if you were entrusted with the care of another's treasure the practical thing to do was to bury it secretly in the ground. Houses and huts could be robbed and burnt to the ground. But like the stash found on an English farmland, thieves might never find your buried treasure. Jewish *Mishnah* said that if you buried the goods, you weren't responsible should another somehow find them and steal them [Bernard Scott, *Here Then the Parable*, 227].

You see what this means, don't you? **The third servant, afraid of his master, does the one thing that frees him of all legal responsibility.** The third servant, thinking the master was testing him and being afraid to fail, takes the most cautious, the most fail-proof action he could. No Jewish law in that day would fault him for burying the money. He put the money in a first century safe deposit box, so if it was stolen, it wouldn't be his fault.

Why did the third servant not invest his master's money? **He tells us himself. He believed his master to be hard-hearted, and he was afraid to fail, so he took the fail-proof route.**

If the master was so hard-hearted, why is it the other two workers were not afraid as well? What gave them the courage to go immediately and invest his money?

The clue is also in their words. When the master calls for their accounting they each reply, **"Master, you entrusted me..."** You entrusted me. That meant more than gave me or delivered to me. It meant you trusted me enough that you believed I could take care of something important to you.

They could imagine risking everything **because their emotional connections were tied to trust instead of fear.** They believed the master was trusting, not testing, his servants. And understanding that, seeing that, believing that made all the difference in the world. It gave those first two servants the confidence to be as bold and daring as their master was, because he trusted them, he believed in them, he thought they could do the job and wanted nothing more or less than for them to act on his behalf. And it empowered those two to immediately go out and put his money to work. And they were able to double his money, both of them, even the one with less ability. The one with less ability did just as well as the one with greater ability. **Because, you see, belief and trust multiples the power of ability.**

Most of the time when we try to evaluate risk-taking in our lives we look for answers. We focus our attention on trying to determine if it might succeed. But you know most of the time when we look for answers, we already know the answers because we've been asking the same old questions for a long time. **The key to emotionally and spiritually opening ourselves up to taking new risks is not found in the answers; it's found in the questions.**

The reason that Columbus discovered the Americas for Europe was not because he was searching for them. For ages, Europe had been trying to figure out a way to trade with India and Japan without going through the Islamic empires of the Middle East. Portuguese sailors had been going further down the coast of Africa for decades, but the land never seemed to end, and the natives were hostile to ships landing on their shores. **Then, in 1488 Bartolomeu Dias captained a ship that turned due east around the tip of Africa and couldn't see any land on the horizon.** When he returned home with the news of his adventure people like Columbus began asking a different set of questions. **What if I sailed the opposite way around the world to India and Japan?**

In the next twenty years explorers from Spain, Portugal, France, England and China begin exploring the world as never before. There had been no technological breakthrough. There had been no inventions that made this possible. **Everyone simply began asking different questions.**

And once Europeans quit trying to go around or through the Islamic empires to get to India overland suddenly all the wars and skirmishes with the Middle East calmed down. **For five hundred years Christian Europe had been at war with the Islamic Middle East. After Columbus discovered America for the Europeans, those wars came to an end.** Unfortunately, new ones in the Americas began.

The difference in the servants who could risk their master's money was in their ability to reframe their situation with different questions, which enabled them to change their emotional connections.

When the apocalypse comes in your life, the answers you've always relied on may not be helpful. But **a different set of questions may allow you to see a new way forward**.

When the world tests us, there are failing grades and passing grades. When God trusts us, there are no grades. The only thing that matters is if we are willing to take responsibility and try.

If you read a few stories in the gospels, you soon realize that Jesus' disciples failed him time and time again. They didn't understand him, didn't understand who they were to be, and were as faithless as they were faithful. But you know what Jesus does with them at the end of the gospel story. He puts them in charge of carrying out his mission and said, "I will be with you always, even to the end of the age."

He could have condemned them, fired them, gotten rid of them. Instead, he puts them in charge. Wow!

Folks, we'd have to work really hard to fail as much as Jesus' disciples did. And even if we somehow out failed them, it wouldn't matter. The good news of God is that in Jesus Christ we don't have to fear failure, we don't have to fear God, because God trusts us. We don't have to fear failure because God is with us and has empowered us to act on God's behalf.

In a few moments, we will be collecting offering pledges for next year, 2027. Early next year this congregation will welcome a new senior minister. We will continue building on the momentum of the past couple of years. Now, is the time to invest in this congregation's future to enable it to take bold steps into the future.

Friends, you are God's trusted servants. Go out and invest yourself in the world. Invest yourself in this church and this church in the world. May God find us faithful. AMEN