

# TO RISK OR NOT TO RISK

by Ray C. Stedman

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The familiar parable of the talents found in Matthew 25 is the third in the series our Lord gave his disciples at the close of his great Olivet discourse. After outlining the course of events from the time of his first coming through the destruction of Jerusalem under the Roman armies and the turbulent movements that would flow through the intervening age before he came again, he closes with a word of admonition contained in one word, *watch*. To expound what that word means he has given us these parables. They describe what it means to be watching for his return.

It does not mean gazing up into the sky, or holding continuous prayer meetings dressed in white robes, selling all your property, or not being involved in life. This we have already seen. But it does involve three specific things.

- We have seen that the parable of the household exhorts us to feed upon the Word of God. That is the primary responsibility of the body of Christ, to feed itself and thus maintain its strength and health. Our Lord put this first because it is fundamental. If we do not feed upon the Word of God we are blind, and will succumb to the illusions of the age in which we live. This is demonstrable on every side today. There are Christians who, because they are Christians ought to know better, but they are conforming to the movements of the day and the spirit of the age and are involved in things they have no business being involved in. It is because they have not fed upon the Word of God. This is absolutely essential.
- The second parable is that of the ten maidens. There we learned that our feeding on the Word must go deep. We have need of the oil of the Holy Spirit that the lamp of testimony might burn brightly in the darkness of this age. But it is to be oil at a deep level. It is the ministry of the Holy Spirit, not only to instruct the head but also to indwell the heart. That, too, is essential. Without that there can be no true watching for his return.
- Now we come to the parable of the talents. This adds yet another element in what it means to watch.

The story is introduced for us in Verses 14-18:

**"For it will be as when a man going on a journey called his servants and entrusted to them his property; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them; and he made five talents more. So also, he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money." {Matt 25:14-18 RSV}**

It is evident even this early in the story that we have the same basic pattern as in the other two parables. Here is a master who is absent, and certain ones are waiting for the return of their absent lord. Clearly this is a parable addressed to us. We are waiting for the return again of Jesus Christ to earth. We are like these servants who are waiting for the return of their master. This parable, then, is intended to instruct us during that time.

Now, the central question in the parable is: what do these talents represent? This ought to quicken our interest a bit and stir our excitement because this is a quest, a search, for hidden truth. When we learn what these talents mean we will know what it is our Lord is saying in this story. And if we know what he is saying, we will discover a truth that is enriching and exciting. In all these parables there are certain clues given, and it is important in reading the parables to look for the clues. They render the parable as exciting as any mystery novel.

I should like to dispose immediately of certain rather shallow ideas that have gathered around this parable of the talents. There are some who take the word *talent* as referring to the natural gifts that each of us possess.

They say the teaching of this parable is that we are to use our talents for the Lord's sake. But if you read the parable that way you are being misled by the modern use of the word *talent*. Talent, to us, means an ability, a capacity, a natural ability to do something. You may have a talent, perhaps, for singing, or for organizing, or for leadership, or athletics, or whatever it may be. But that is not what talent means here. In biblical times a talent meant a weight of money, a considerable weight. It would equal in value about \$1,000 dollars. So the Lord, when he went away, distributed money among his servants, a considerable amount. Now the talents represent something definite in our lives, but, as we will see in a minute, it does not represent our natural ability. It is something else, and what that is we are anxious to find. When they spoke of a many-talented man in Bible days, they did not mean someone with great natural gifts; they meant somebody very rich. To put your talents to work meant you invested your money.

There are also certain ones who read this parable as though it referred to the Christian's use of his time in order to determine what reward will belong to him when the Lord returns. But that is not the issue here. You only have to read the last verse of the story to see that this is not the case. It is not a matter of reward for Christians, but it is a matter of life and death. It is a matter of salvation, as Verse 30 clearly indicates. The last word of the Lord concerning the one-talented man is, "Cast the worthless servant into the outer darkness; there men will weep and gnash their teeth." In other words, he is eternally lost. So it is not dealing with the rewards of Christians, but with the eternal destiny of men and women.

Well, that brings us to the central question: "What are these talents?" Let us see if we can find out. There are four clues that are given that will help us in this search.

The first one is quite obvious, in the fourteenth verse.

**"For it will be as when a man going on a journey called his servants and entrusted to them his property." {Matt 25:14 RSV}**

The lord in the story is representative of our Lord who has gone away. Before he went he distributed "his property." Thus the talent here in this story represents something that belongs to God, not to men. It is not something we have; it is something he owns and distributes among men according to his will. That is the first clue. Anything we feel this means will have to be tested against that requirement. It must be something that belongs to God, not to man.

The second clue is found in the next verse:

**"to one he gave five talents, to another two, to another one, to each according to his ability." {Matt 25:15a RSV}**

That last phrase, "to each according to his ability," is the clue. The property that belongs to God is given to us on the basis of natural abilities. It is on the basis, in other words, of our natural gifts. The talents obviously then do not represent these natural gifts. They are something that is related to them, but they are not the same thing. Surely that helps us in our search. They are something that is given on the basis of the fact that you have certain natural talents, natural gifts.

Now the third clue is implied in the whole story. It is not stated directly, but it is clearly implied. It is that these talents are something the lord gave in order that they might be invested. They are something that can be risked, something that can be ventured. These men were to put them to work earning more. They were to risk them, invest them. Thus the talents represent in our lives something that is God's property, given to us on the basis of natural gifts, and which can be put to work, invested, risked.

Now we have one more clue, and it is related to the last one. It is clear from this story that the investment of talents is made on behalf of the absent lord, not the servant. It is something the servant risks to benefit the absent lord. It is something he does in order to help his master. The risk is taken by the servant; the benefit will belong to the lord. The servant is expected to do this without deducting any broker's fee for the risk taken.

Well what is it? Let us ask ourselves. Here we have the clues: something that is God's property, not ours, but

is distributed to each of us who profess to be Christians on the basis of the natural abilities we have; it is something we can risk, but not for our sake but for the Lord.

What is it? Do you know? Let me put it this way. Having certain natural gifts within you (you young people are beginning to discover your abilities, your talents, your gifts), what are you going to do with them, once you have discovered them? You older ones, having found that you have certain gifts, what then do you seek for? Opportunity to exercise them. You are looking for the opportunity to put your gifts to work. But have you discovered that those opportunities are not something you can create, they are something God determines? Who of us has not talked about the "lucky breaks" we have had in order to show our abilities, give us a chance, etc. Those lucky breaks, as we call them, are God-given opportunities. If we think that we engineer them, how many of us can also remember the times we have experienced what we call "bad breaks," when we thought we had an opportunity right at hand, but it slipped through our fingers and disappeared. So it is apparent that these opportunities do not belong to us, but are God's property. They are given to us.

Now if we have proceeded accurately here we will see that the talents represent the opportunities that come to us, as professing Christians, to invest and utilize the natural abilities that God has given us, not on our behalf, but for Christ's sake. Those opportunities are the talents. Is that clear?

They are moments of fateful decision when we are confronted with the question of whether we are willing to invest our life and risk the loss of something we want, in order that God may have something he wants. That is the test.

Who has not faced the question at one time or another? Perhaps it was when you had to decide, "What shall I do with my life? What am I going to do with myself? What am I going to live for? To what purpose is my life to be put?"

You may now be facing the question, "Should I accept this offer to become a social worker down in the slums and help the underprivileged for the sake of Jesus Christ, or should I pursue my plan to be a rich lawyer and have all the luxury that goes with wealth?" That is a moment of opportunity, is it not?

Perhaps it is the question that may come to some of you, "Should I take Tuesday evenings to teach a home Bible class that will make demands upon me in terms of study and of giving of myself to propagate the truth of God, or should I go on spending Tuesday evenings with my friends bowling? I am not implying that bowling is wrong, but the question is, "How shall I invest my time?"

It may be the question, "Should I get involved in my neighbor's problems, which seem to be endless and never seem capable of solution? Should I try to help her with these difficulties, or should I take the same time for reading my Bible and praying and studying?" It is amazing how often these moments come and what fateful decisions they can be.

I know a Christian man whose declared ambition is to become the president of his company. Now there is nothing wrong with being the president of a company. But in order to fulfill that ambition he is required to move around to various cities. Whenever the opportunity for advancement has come, he has chosen to move and disrupt his family, tearing them out of relationships they were developing. As a result, he has lost his family. They have become rootless and, one by one, his children are forsaking the very things he wanted them to have and be.

That is the kind of decision we are talking about. It may come on moral issues. You may right now be battling the issue, "Should I yield to this situation in which I find myself, where I can indulge my passions and please certain of my friends and myself? Or should I be faithful to what I've been taught about sexual matters and resist this temptation and honor Christ?" That is the kind of an opportunity, a talent, that the Lord is talking about. Should I accept this promotion with its better salary but its insistence that I get involved in rather questionable ethics? Or should I pass it by and be content with the old car and the furniture we have now?

Whatever the decision may be, this is what Jesus is referring to. These opportunities to invest your life for his sake or save it for yourself are God-given opportunities which he provides. In that fateful moment we hang

between heaven and hell, a moment of crisis and decision.

Now, our Lord goes on to show that a time of accounting must come:

**"Now after a long time [Notice that? Here again is a clear-cut statement from the Lord Jesus that his coming would be long delayed] the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here I have made five talents more.' His master said to him, 'Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master.' {Matt 25:19-21 RSV}**

This first man has made 100% return on the opportunities, the talents, given to him.

In terms of the application of this to our own lives, it means that here is a man who made full use of his opportunities to risk himself for the Lord's sake. In other words, he put first the kingdom of God and his righteousness. He risked himself. He took the chance that he might never have the prominence or the influence or the power that he could have had, but instead he deliberately invested his life to give God what he wanted -- the binding up of the broken hearted, the healing of the sick, deliverance to captives, the setting free of those who were bound. As a result of this investing of himself, he won five more talents.

Now what are these talents?

Well, if the first talents are opportunities to use natural gifts for Christ's sake, then the second category of talents must likewise be opportunities, but opportunities on a higher level, not on the physical and natural, but on the spiritual level. These are opportunities to use the spiritual gifts that are given to you as redeemed men and women, given without exception to each and every Christian. It is the use of these gifts which translates your life into impact and power on behalf of Jesus Christ.

To this man the master said, "Well done, good and faithful servant." I know there is a common idea that every Christian will hear Jesus say, "Well done," when he gets to glory. I don't believe it. I do not think the Lord Jesus says "Well done," unless it has been well done. The Scriptures make clear that there is the possibility that though we may be in heaven with the Lord by virtue of his saving life and death, we do so as those who are "saved as though by fire" {cf, 1 Cor 3:15}, having lost much of the possibilities and potential of our lives. To that man the Lord will not say, "Well done, good and faithful servant."

But in the parable he says, "Well done," and then he says, "Enter into the joy of your master." What is that joy? Remember in the book of Hebrews, Chapter 12, it is said of Jesus, "who, for the joy that was set before him endured the cross, despising the shame, and is seated at the right hand of God," {cf, Heb 12:2}. What is that joy, "the joy that was set before him"? You only need to read the gospels to see it. It is the joy of satisfying the heart of God. It is the joy of enduring blood, sweat, and tears, in order that a loved one may have his heart's desire. It is the joy of presenting a redeemed world to the Father. "Enter into the joy of your master." It is not merely a moment of glory. These joys are eternal joys -- they never lose their glory. This man enters into a joy that last forever.

Now, take the next man,

**"And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' His master said to him, 'Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master.' {Matt 25:22-23 RSV}**

This man only gained two talents. Is that 50%? No, that too is 100%. He gained as much, proportionately, as the one who had five to begin with. He is not as gifted as the other man, but he is equally committed, equally faithful. He has used his opportunities to the full. He has risked himself for the cause of Jesus Christ. To that man likewise the Lord says, "Well done, good and faithful servant; you have been faithful over a little, I will set you over much; enter into the joy of your master." There is not one syllable of difference between what he

says to the man with two talents and what he says to the man with five. We may think of Billy Graham and his great worldwide ministry and the many gifts God has given him, and we tend to think that when the day of reward and accounting comes the Lord will say to a man like that, "Well done, enter in, I will set you over much." But for us, whom no one ever hears of, we will never hear words like that. But it is not so. On that day there will be some of whom no one has ever heard who will be equal with the prominent servants of God in the rewards they receive.

But now we come to the third man, and the heart of the parable.

**"He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you did not winnow; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I have not winnowed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him, and give it to him who has the ten talents. For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness; there men will weep and gnash their teeth.'" {Matt 25:24-31 RSV}**

Some may feel that the Lord is very harsh with this man, who at least had a sense of responsibility to see that his master got back what he had given him. But the key to this parable is contained in the phrase, "to him who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away." What does Jesus mean by that? This is a revelation of the basic purpose of life. This is why you are here. Fundamentally, God puts people into the world in order that they may increase, may grow. This is a fundamental law of life, is it not? If life does not increase and grow, it is not life; it is dead already. This is true of the plants in your yard. It is true of the animals around. It is true of you and me, as human beings, both physically and spiritually. It is the fundamental purpose of life. If there is no increase, no growth, then there is no reason to exist. That is what our Lord is saying. It is essential that life grow. And essential to the process of growth in man is redemption. How can you grow and fulfill your humanity unless you grow in the totality of your being -- body, soul, and spirit? And that is only possible to those who know Jesus Christ. It is he who makes possible the fulfillment of God's intention for man.

Thus this reveals to us the character of the one talent that is given to this man. What is its nature? It is the opportunity to be reborn, the opportunity to be redeemed. That is the talent given to anyone who comes under the hearing of the gospel, who in any sense becomes related to the Lord Jesus Christ as an outwardly professing Christian. He is given the opportunity to risk his life in commitment to the Lord Jesus. One supreme risk was possible to this man, and it was possible all during the time of his master's absence. But how did this man treat it? He buried it. That means he put it out of his sight. He did not want it facing him. He did not want to look at it. He did not want honestly to face the demands of that opportunity. He buried it in the ground and rejected it.

Then he prepared a little speech to justify it all when the Lord returned. When you read this, you can see that he has rehearsed it many times. He is all ready when the Lord returns. He says to him, in effect, "Look. When it all boils down to final things, it's your fault. I knew you, knew the kind of man you are. You're a hard, grasping individual. You expect people to do your dirty work for you, but you get all the benefits. You are unreasonable in your demands. If people don't come through with what you expect, you blame them for it. But I've outwitted you. I've got exactly what you gave me. Here it is. You and I are even."

Now, notice what the master says. He does not argue. He does not debate his own character with the man, he takes him at his own appraisal. Notice that Verse 26 ends in a question mark, and that is proper. "You wicked and slothful servant! You knew that I reap where I have not sowed, and gather where I have not winnowed?" He is not agreeing with the man. He is simply saying, "Is that what you thought of me? All right. Then, why didn't you act on that basis? If you thought that that is the kind of man I am, then surely you would know that not to invest this money at all would hardly be pleasing to me. If you really wanted to be pleasing to me -- in other words -- if you really wanted to be the servant you call yourself, then why didn't you at least put the

money in the bank and let me have the interest when I returned?"

In those words, the Lord makes clear the real problem. The trouble is, this man did not intend to be a servant. He was not at all interested in his master's interests; he was interested in his own. He was taking the role of a servant, but he was unwilling to fulfill it. He was pretending to be what he was not. When the Lord returned, he simply revealed the hypocrisy of the man. Therefore he is justified in what he says, "Cast this worthless servant into outer darkness; there men will weep and gnash their teeth." He is a phony, and he is so revealed.

Now, what is the final message of this to us?

It is not only that we must be honest in grasping that one great opportunity that comes to any who sit under the hearing of the gospel -- to invest our life, to risk it for Christ's sake, but he is also saying to us, to those with five talents, or two talents, risk them! Live dangerously! Venture! Put your opportunities to work for my sake. Do not bottle up your life and try to hang on to it; lose it for Christ's sake. Give it up.

I believe that, perhaps as never before in our lifetime, we are facing times that demand this kind of living. The whole fabric of society is deteriorating before our very eyes. You know what has been happening in our own community. Forces of violence, unreason, and riot are taking over, and law and order seems to be able to do little about it. What does it mean?

Well, it means that the church, the salt in a community, is not acting as salt. It is trying to withdraw from life. It is not involving itself. It is contenting itself with having a way to heaven, and letting the rest of the world go to hell. As a result, life begins to crumble all around.

I believe we have reached a time when the necessity of risking, as our Lord sets forth here, is clearly before us all.

What do you do with your opportunities?

For whom are you living today? For your own interests, and the luxury and welfare of your family, or are you ready to risk something for Christ's sake?

Here is the opportunity around us with young people. As you know, drugs are invading this area. Right in this congregation, among the families represented here, there are young people using drugs. How do we answer that? Where is the truth that can open their eyes? Where is the proclamation of love, righteousness, and faith?

Why is it that, in spite of the mounting violence in our own community and the assurance that the Word of God gives that prayer is a mighty way of fighting back and controlling these forces, that there has not been an increase in attendance at prayer meetings?

Why is that? It is because we will not risk anything. We have reached the time when God is shaking us down, when we have to be real. We cannot go on playing church. We must be what God says we are and what we claim to be. That means that we must be involved in God's program, risking ourselves for his name's sake.

That is the story of the New Testament, is it not? With what joy these early disciples risked themselves. As the book of Hebrews put it, they "took joyfully the spoiling of their goods" {cf, Heb 10:34} in order that the cause of Jesus Christ might be advanced.

- We are in need of teachers, counselors for young people, those who will spend time and effort in reaching and loving some of these lost ones.
- We are in need of money for missions, for projects, for pressing programs.
- We are in need of the commitment of time, effort, and prayers.
- We need to be salt to arrest corruption.
- We need to put to work the gifts of the Spirit which are widely abundant in the congregation and yet which are not being used.

Now, thank God for every one who has been doing this.

I tell you, as a staff, it has been encouraging to us to see how many are waking up and beginning to discover the excitement of living as God intended life to be lived, and not wasting it on merely material ends. We are trying to put life back into focus, back into the perspective that Scripture gives. Thank God for those who are catching on, and demonstrating this kind of living. But, oh, there is need for so many more.

Here is the appeal of our Lord. Are you waiting for his return? Well then, are you ready to risk, for his name's sake?

With that question ringing in our ears, let us pray.

### **Prayer**

Our dear Father, speak to us in this moment. Let your Word have its way with us, have its effect upon our lives. We ask you to heal our hearts, Lord, and straighten out our motives, and show us what we really are and what we are living for; what are the real goals and real gods in our lives. Commit us, Lord, to this one great cause which demands our time and effort, all the thrust and drive of our lives. How clear your word is in this respect. We are called "to present our bodies a living sacrifice, wholly acceptable unto God, which is our reasonable service." Lord, we pray we may do so in understanding that it is not our commitment that makes a difference, it is your power working through us. But it can only work through those who are committed to it. So grant to us increasing understanding and insight and a readiness to obey you in this respect. In Jesus' name. Amen.

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[PBC Homepage](#) | [Discovery Publishing](#) | [Ray Stedman Library](#) | [Series Index Page](#)

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