

*Investing for Growth*  
Genesis 41: 33-40; Matthew 25: 14-30  
November 15, 2009  
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## **I. Introduction**

Last week, I talked a little bit about how our financial giving puts flesh on the bones of a vision. We reflected on that wonderful story from Exodus, in which the Israelites are invited to give their resources to the building of the tabernacle; and they do it with such overflowing abundance that finally Moses had to put out the word that there was more than enough for the work to be done. And the writer of Exodus says that the people had to be “restrained from giving.” I love that image!

I began that sermon by telling the story of one of my Board members at Emmaus Services for the Aging, who helped to put flesh on the bones of our dream to build a Senior Center, by giving me a \$10,000 check to kick off our capital campaign. Later on in that campaign, a donor called to say that he was going to make a donation towards the building of \$100,000 in a particular stock. And he gave this money on two conditions: that no one other than me would know who the donation came from; and that I hold on to the stock until I actually needed to spend it.

Well, when someone offers me \$100,000, I’m inclined to want to be responsive. But I also had some level of anxiety, because I knew so little about the stock market. And that fact -- along with the fact that our organization pretty much always needed money -- had led me previously to always sell stock donations as soon as they came in. But the donor was a pretty savvy investor, and he knew that the company was poised for some significant growth. So I held on to that stock, and over the course of two years, that \$100,000 investment appreciated to \$300,000. And I found myself a convert to the world of investing.

We are in the middle of our annual Stewardship Campaign, the theme of which is “Thy Kingdom Come.” And as we talk about how we can participate in the building of God’s Kingdom, this morning we’re going to explore the idea of giving as an investment.

## **II. The Power of Investing**

For many years, the most important thing about raising money – for a church or a charity – was to have a good solid program that you were asking people to contribute to. But the conventional wisdom on that has shifted over the years; and the thinking now is that it’s not enough to be doing good work, you need to give people a chance to invest in building something that will last. People –

particularly young people – are not interested in simply donating money to a good cause, they want to have a sense that their money is building something important.

One of the concepts at the heart of investing is the principle of the time value of money. Compounding interest is a process through which investments grow over time and build upon themselves. Compound interest happens when your investment produces interest that then becomes part of the principle and earns interest itself. And over time, that means that your investment increases in value at a very significant rate.

What that means, of course, is that the earlier you begin investing, the greater your ultimate returns are going to be. It's an idea that argues against timidity, because every day you wait on investing, the more dramatically the value of your potential investment is going to fall.

We see this sense of urgency in our Gospel lesson for today. This is a very well-known passage, known as the “parable of the talents.” Again, in this story, we find Jesus trying to describe what the Kingdom of God is like. And he tells the story of a very wealthy man going away on a long journey, and he distributes his wealth among his three stewards. [You will remember from a couple of weeks ago, this critically important person of the steward. He or she is the one to whom the master entrusts all his resources, and who is responsible for caring for the master's estate.]

In this story, the master leaves portions of his estate to three stewards. He leaves the first steward 5 talents; the second, two; and the third, one. Now this is a huge amount of money. “Talent” was originally a unit of weight, about 75 pounds. It came to be a measure of currency, because it represented that particular weight of silver. Around the time of Jesus, a talent was equal to 6,000 denarii (a denarius being the average daily wage of a laborer). So a single talent represented over 15 years of a laborer's salary. In modern terms, that's probably somewhere between \$200 and \$250 thousand dollars; and the master has given his steward 5 talents (so somewhere north of a million dollars). Even the other two stewards receive roughly a half and a quarter million dollars each.

So, even the poor steward who gets the single talent has got some very significant resources to work with. Matthew tells us that the first steward *immediately* took his money and began trading to make more. This word “immediately” is the Greek word ἐπιθέως and it is the word that Mark uses throughout his gospel to increase the pace of the action. “Immediately” the first steward takes his resources and puts them to use on his master's behalf. As does the second steward. There's a sense of urgency here.

The third steward, however, is scared. He knows that the master has some high standards, and he's afraid of failure. So he plays it safe: he buries his talent in the ground, so he knows it will be safe. Safe, however, is exactly what he is not. Because when the

master does return from his trip, he's furious that he has left this enormous resource in the steward's care and the steward hasn't done anything with it. He expects that the steward would have taken this money and done something, and it's the steward's *inaction* that infuriates the master. He's left a quarter of a million dollars with this guy, and all he's done is keep it safe.

### III. Giving as Investment

In the language of financial planners, the third steward has a very low "risk tolerance." Risk tolerance is an important concept in investing. It's the process of figuring out how willing a person is to put their resources on the line and how much risk they're willing to accept for a potentially larger payout.

And there are lots of good reasons that people might have a low risk tolerance. The primary one is that a person's investment horizon may be fairly short: they're getting close to retirement, and they want to make sure that their investments are secure. A lot of people in our country right now are also a little risk adverse because we've all been burned in the current economic crisis, and are feeling a little jittery.

But if we let our fear paralyze us, we can end up in the place of the third steward, where we don't use the gifts that God has given us. And Matthew is very clear that if we don't use our gifts, they wither and stop being gifts at all. That's the meaning of that last verse, in which the master says that to those who have, more will be given, but to those who have little, even what they have will be taken away.

Katherine Wertheim was my former fundraiser at Bread and Emmaus. She was a Conservative Jew, and used to tell me (with some glee) that "Jesus may save, but Moses invests!" So what would it look like if we began thinking of our giving as an investment? I think that there are a couple of ways in which it might helpfully impact our stewardship.

1. The first is that it might help us stay more engaged. If I give a gift to someone – or an organization – that gift is gone; I don't typically think about it anymore. But if I've invested in something, I keep track of it. How many of you have purchased a stock and then every morning, you open the paper to see how the stock is doing? Or you plug the stock ID into your iPhones or Blackberries and follow it through the day. What would it look like if we brought that kind of engagement to our life in the church? It would change how we participate in our visioning process and how closely we read the Messenger. We would engage in a whole new way because our money is tied up in the success of this venture.

2. The second impact is that it might help us understand that we need to risk more if we want to gain more. Risk and payoff are inextricably linked. That's what the story of Joseph and Pharaoh in today's Genesis reading is about. Joseph has been the bearer of some significantly bad news to Pharaoh, but he also lays out a bold and decisive course of action, and Pharaoh rises to the challenge. You don't get great growth without great risk. We need to risk ourselves (in the level of our giving): that's a different way of affirming the centrality of sacrificial giving. And we need to risk as a church community. What kinds of "investments" do our budget commitments represent? Are we willing to dare to risk our investments in some new ventures, for the potential of a significant return?
3. And the third impact is that any risk that we might take is made easier by the fact that we are investing for the long term. We are not day-traders, nor are we nearing retirement (as an institution). We are investing for the long haul. And what that means is that over time, the "rules of the market" will bear fruit. If we're investing in the financial markets, that means that over time stocks will always outperform bonds. In the church, it means that seeking "to make disciples for the transformation of the world" will always mean that God's blessings will continue to flow in and through us. So that while individual decisions may not bear fruit, in the long run, God's Kingdom will be built.

#### IV. Conclusion

As I mentioned last week, I have had an increasing sense that we stand on the edge of a remarkable opportunity to remake our church right now. Some of the organizational structures that have served Metropolitan so well in decades past may not be our best options as we move forward as a multi-site church. We have more challenges than we have faced in some time, but we also have more resources and more opportunities for ministry. As we begin to assess our strengths and our goals, and God's vision for our future, we may find ourselves asking questions like, "Is keeping three properties the best use of our resources? Do we have the staff to maintain three sites? How do we coordinate ministry outreach between different worshipping communities? How might new technologies enhance our ministry?"

I don't know the answers to those questions, but with the wealth of creative leadership that our church has, we'll find the answers. But I need each of you to invest in our community as we move forward. Uncertainty and risk are always scary. But the message of the Gospel is that we have got to risk if we're to respond to the challenge that God has laid upon us. The Apostle John tells us that "perfect love casts out fear"; and our parable of the talents ends with a great promise. When the Master returns at the end of the parable, he says to the first two stewards, "Well done, good and faithful 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.*"

"Enter into the joy of your master." That is the promise of the right kind of investing.

Amen.