

Risk Management

CEB Numbers 13:1 The LORD spoke to Moses: ² Send out men to explore the land of Canaan, which I'm giving to the Israelites. Send one man from each ancestral tribe, each a chief among them. ³ So Moses sent them out from the Par'an desert according to the LORD's command. All the men were leaders among the Israelites.

¹⁷ When Moses sent them out to explore the land of Canaan, he said to them, "Go up there into the arid southern plain and into the mountains. ¹⁸ You must inspect the land. What is it like? Are the people who live in it strong or weak, few or many? ¹⁹ Is the land in which they live good or bad? Are the towns in which they live camps or fortresses? ²⁰ Is the land rich or poor? Are there trees in it or not? Be courageous and bring back the land's fruit." It was the season of the first ripe grapes.

Matthew 25:14-18 "The kingdom of heaven is like a man who was leaving on a trip. He called his servants and handed his possessions over to them. ¹⁵ To one he gave five valuable coins, and to another he gave two, and to another he gave one. He gave to each servant according to that servant's ability. Then he left on his journey. ¹⁶ "After the man left, the servant, who had five valuable coins, took them and went to work doing business with them. He gained five more. ¹⁷ In the same way, the one who had two valuable coins gained two more. ¹⁸ But the servant who had received the one valuable coin dug a hole in the ground and buried his master's money.

Risk Management

Today, we will take a look at two scriptures. One of them is a parable that Jesus told. The other is a story of the ancient Hebrew tribes that deserves more attention than it gets. Tom read the beginning of each passage to whet our appetite. Now we'll see where these stories take us.

A parable is a special kind of story. It contains an unexpected twist that surprises you and hooks your attention. We have a bit of a handicap because we have grown up in a free market capitalist society. That's our norm. It's the filter through which we read this parable. We tend to think that this story is about investing church funds for a secure and prosperous future.

As you heard, a man was leaving on a long trip and he entrusted money to three servants, giving one five valuable coins (five talents it says in several translations), one two valuable coins, and one a single coin. The first two servants doubled their money, but the third servant buried the coin to keep it safe. To a Jewish ear in those days, the cautious action of the third servant was quite commendable. Burying the money was safer than risking it with the money lenders. The first two servants had put their master's funds at risk. It had worked out, but the risks were high. Now, we all know people who have tried to start their own little business. The odds of success aren't good. Still, with a dream and hope, many people risk their savings in hopes of achieving success – and most fail.

In the parable, the master eventually returns from his travels and the servants report on how they've done. The first two servants are praised for doubling the money. The third servant is berated for keeping the money safe by burying it. Those listening to Jesus would have been astonished! He was praising the servants who took risks and denouncing the one who took the prudent and safe action! The master's evaluation of the servants is the "twist" in this parable. This parable should not be read through a capitalist filter. It really isn't about money, at least not money alone. It's about risk management. In the kingdom of God, servants are blessed with time, aptitudes, and money. We are stewards of our abilities, our time, and our money.

This parable suggests that we are to take risks with these gifts. My voice isn't good enough for the choir. Take the risk! I don't know anything about teaching children's Sunday School. Take the risk. I don't know enough people to feel at home at a covered dish

lunch. Take the risk. I'm not sure how much I can afford to put in the offering plate. Take some risk! I'm not sure I have time to serve on one of the church committees. Take the risk! Don't be like the third servant, afraid and unwilling to take risks!

The story from the book of Numbers is less known but an important one. The Hebrew people were descendants of Abraham and they fell into slavery in Egypt. God sent a very reluctant Moses to Egypt to convince Pharaoh to let the Hebrews leave. After ten plagues on Egypt and a lot of negotiating in bad faith, Pharaoh allowed the Hebrews to leave Egypt. God promised them that they would go live in Canaan, the land that had been promised to their ancestor, Abraham. As they traveled across the Sinai Peninsula, they were given the Ten Commandments at Mount Sinai. The wilderness of the region was barren, but God provided water to drink and manna and quail to eat. At last they drew near to Canaan. That's where the story picks up today.

As you heard Tom read, Moses selected a leader from each of the twelve tribes to go check out Canaan and get the lay of the land. Off they went and checked the place out for forty days. It was the time of year to harvest the grapes and they came back with a bunch of grapes that was so huge, that two men carried it on a pole between them! When they returned, they reported that it was a good land that produces bountiful crops. To coin a phrase, it's a land flowing with milk and honey.

But the report of the twelve men was divided. Two said, let's go and occupy the land. The Lord is with us! But, ten of the men warned about how strong the natives were. They didn't live in camps, but in heavily fortified cities. The people were giants compared to the Hebrews; the Hebrews were like grasshoppers by comparison. To try to invade this land would be foolhardy and disastrous! There you had it: two for proceeding, ten for not going up against vastly superior forces. Ten spies who had seen the land were overwhelmingly against trying to enter the land of Canaan. And they laid out sound, rational reasons.

Hearing all of this, the entire body of Hebrew people saw the hopelessness of the situation. In desperation, they prepared to select new leaders to lead them back to Egypt. It was the only practical thing to do. If they went into Canaan, they would die by the sword and their children would be captured by the enemy. All of this made sense. It was the only risk management that was practical. They only overlooked one thing. Who had rescued them from slavery, provided for food and water, and promised that they would live in Canaan? God!

At this point God enters into the story, pointing out that they dishonor the memory of all that God has done for them. Their lack of trust, their lack of faith, and their level of fear is infuriating. Moses talks God out of completely wiping out the Hebrews. But God lets the consequences match the sin. "You said you would surely die if you entered Canaan? You will wander in the wilderness for forty years, one year for each of the forty days that the cowardly spies were in Canaan. And everyone who is now an adult unwilling to take risks for the Lord will die in the wilderness. And you were afraid that your children would be captured? In forty years, God will lead your children into Canaan to live and make it their home."

Their terrible sin was that they were unwilling to go where God was leading them if it involved risk. Their desire for safety and certainty was greater than their trust in God. They were drawn to practicality more than to faithfulness. And they paid the consequences. All of the adults died in the wilderness – except two. The two spies who had trusted in the Lord to be with them, two men named Caleb and Joshua, forty years later led the Hebrew people across the Jordan River into Canaan.

What lessons can we draw from these two passages of scripture? Both texts show us that it really upsets God when we are afraid to risk for the sake of God's will.

Sometimes we need to step out in faith. God told Abraham to get up and go. Just go. I'll show you where you are going after you hit the trail. Abraham took risks. Sometimes we need to get up and get going, and trust that God will guide us once we get moving.

This morning we sang *We're Marching to Zion*. This old hymn is about being on the journey, the journey of faith, the journey of walking in Jesus' footsteps. Did we really mean it? Sometimes I hear comments that sound like we're afraid of stepping out in faith, that instead of singing *We're Marching to Zion* we are really singing "We're hunkering down on Randolph Street." Sometimes we're so busy fretting about preserving the building - that we have little energy left to spend on building up the body of Christ that worships here. Are we so focused on possible future needs - that we neglect the work we are called to do today? Are we burying the money entrusted to us in a bank account for safe keeping? Are we unconsciously guided by risk management - rather than by the path Jesus walked? Is fear or faith our guide?

This congregation stands at a crossroads. We can choose preservation or growth. We can choose a lively future or a stately demise. We can choose fear or faith. But we must choose between risk management or taking risks in faith. Amen.

Sisters and brothers,
listen for the voice of God.
Listen for what new things God is calling us to do.
Don't be satisfied with doing what we've always done,
for therein lie stagnation, withering, and death.
Trusting in God's love and God's power,
take the risks that open up a glowing future for this congregation.