

“Risk” // Matthew 25:14–30 //

Staying Faith #4

Summit Church. All campuses. Happy Lord’s Day.

All-In: Card on your seat.

At the end of the message today, I’m going to give some instructions for those who will be turning that in.

- **(For those of you who are not part of our church**, guests with us, this is not for you—you kind of walked in on a **family meeting**. Sit at the table, learn more. I don’t want you to feel any kind of compulsion.)

All-In is how we fund our mission.

- God has given us an extraordinary **season of favor** as a church—allowing us to grow and reach more people.
- All-In is **how we, as Summit members, respond** to God’s movement; it’s **how we expand** our ministries to **better disciple** our families; **reach** our neighbors; **take** the gospel farther into the world.

Summit Denver

One of the things All-In has enabled us to do is **plant churches**. Last weekend something extraordinary happened at one of those churches we planted in Denver, Colorado: **Summit Denver** (that’s not a campus, but independent church).

- When we sent them out 2 years ago, they were about **30 people**. They are now at **150**, and they have grown to a point that they **need a new building**.
- This **one building came up for sale** in an ideal part of town. But, because it was in an ideal part of town, it was really expensive.

“Honestly, it made no sense for us to expect the owner to sell us the building. It is in one of the most up-and-coming parts of the city, just a few blocks from Coors Field (where the Rockies play), an area undergoing massive gentrification. New bars, restaurants, coffee shops are popping up on every corner. Property values are skyrocketing. On top of this the owner is a hotshot investor who is known for getting his way.”

But one of our pastors, Andy, had gotten to know him, and so he approached the owner to ask if he would sell to us.

Andy was a nervous wreck when he goes to that meeting. He decides to walk around the building 3 times before going in, partly because he was nervous, partly because he had just read the story about Joshua walking around Jericho 7 times before taking the city for God.

*So then he goes into the meeting, and he just lays out their vision. And he says to the owner, “I want to tell you, something as a friend: You don't own this building.” The owner gives him this **puzzled look**. Andy says, “Your name may be on the piece of paper, but you don't own this building. God owns this building, and we think he wants you to sell it to us.” Then he says, “I'm telling you this as a friend. If you don't sell this building, God is going to hold you accountable for that.” (We didn’t teach him that!)*

And the owner responded by agreeing to sell the building at less than the asking price—at cost.

Gets better: *last Saturday our church planter, Bryan, got a call from their lender that they needed to bring **\$150,000** to closing if the deal was going to go through. Closing was in 10 days. That gave them 10 days to raise \$150K, or the deal was dead.*

Called us.

So Bryan walked into their church gathering the next day, and he just lays it out to his people.

- Remember, they're a church of **150 people**. A lot of their people are **young, working their first jobs**. They're **barely scraping** by. But he calls them to **give sacrificially**.

And because they didn't know what else to do, they **just prayed**.

- Bryan said something amazing happened. It was the **hardest** his people had ever prayed. People were literally **weeping**.

People **repented** of things they had bought.

- Some of their leaders said: "If I had just not bought this, then I could have given that to the church." People called friends, family, and shared the need with them.
- **Drew Witt** (former Summit guy) told his brother, who is in high school, what was happening. His brother called and said he was sending a check for \$90. Then he called back two days later, and said he had convicted that he could do more. He had been saving money for the new PS4. So on the day that every high school boy in America was buying a PS4, this kid was sending \$500 to a church plant in Denver. Bryan and Megan, former Summit members, emptied their savings, even though they're in the process of adopting.

So here's what happened: they didn't raise 150,000 in 10 days. They raised 250,000 in 4.

Mike McDaniel, our church planting pastor, says:

"I got to be there this past Sunday when Bryan announced it to their congregation, and it was unlike anything I've ever seen. People were literally weeping because they were so blown away by what God had done. Chris Wooten (another former Summit member) said, when we moved out here, we moved

for life. We've bought a house here. We're raising a family here. But this says to our city, we're here to stay. The Summit Church isn't going anywhere. People may come and go, but there will be a gospel presence in this city for years to come."

I kind of feel like a **proud papa** bragging on his teenager son!

Giving to plant churches is the most strategic kingdom investment you can make. You get the **greatest ROI**—your investment multiplies, like this! You can **sum up** the entire New Testament world evangelization strategy in 1 sentence: go to strategic cities and plant churches! That's **how the Holy Spirit accomplishes** the Great Commission.

Introduction

We're on week 4 of *Staying Faith!* It's not just starting well in the Christian life that counts, but finishing well. We all have the experience of starting something but not finishing. **With God, it's not making the decision that counts; it is seeing it through.**

So this series has been about what has to be true of you if you are going to have **STAYING faith**.

Matthew 25:14–30

[14] "For (the coming of the kingdom of heaven) will be like a man going on a journey, who called his servants and entrusted to them his property. [15] To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.

- When I was a kid, and I saw it said, "He gave to one 5 talents," I thought talent meant playing the piano or the ability to juggle...
- **Talent was a unit of money**, and a rather large one. It was about 6,000 denarii. Average wage back then was about 300 denarii a

year. So, one talent is 20 years wages. Think “\$500,000.”¹ One commentator says you could really translate that as “bags of gold.”

Each servant was given a **different amount**. They had no say in what they got; they were only responsible to steward and invest to the fullest whatever they had received.

[16] He who had received the five talents went at once and traded with them, and he made five talents more.

[17] So also he who had the two talents made two talents more.

[18] But he who had received the one talent went and dug in the ground and hid his master's money.

[19] Now after a long time the master of those servants came and settled accounts with them. [20] 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.’

- In his statement (and I think this is important) you hear **excitement**; a sense of **eager anticipation**. He is glad to see his master; he’s been looking forward to his return.

[21] 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.’

- Because of his faithfulness with these 5 bags of gold, he was made ruler over more.

[22] 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.’ [23] 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.’ Same **exact statement!** He

made less than other guy, but he **started out with less**, so he got the same commendation.

[24] But he who had received the one talent came forward, saying, (and listen to the **difference in tone** in how he thinks about the master)

‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, [25] so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’

- Now, he didn’t **steal his master’s money** or try to run away with it—he didn’t give him a briefcase full of IOU’s.
- He didn’t **blow it on drugs** or partying or prostitutes or gambling; he gave the master back **100%** of what he had been given.

[26] But his master answered him, ‘You *wicked* and *slothful* servant! You knew that I reap where I have not sown and gather where I scattered no seed? [27] 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.

[28] So take the talent from him and give it to him who has the ten talents.

[29] For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. [30] And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

*This servant was **condemned** (no other word for it) not for what he had done; but for what he had **not** done.*

- (I say that because **most of us tend to think** about wickedness as breaking the commandments.)

¹ Matthew–Luke, *Bible Expositor’s Commentary*, 516.

- But here, you see that **“wicked” can apply as much to a failure to invest your life** to the fullest potential as it can to the most egregious violation of the laws of God.
- Richard Baxter, the Puritan, says, *“Rocks don’t break the commandments of God, but rocks are not held up as the standard for servants of God.”*
- **Max the dog.** (Why do you negatively compare a dog to a Christian? Why not a cat? No way a cat could be a Christian.)

Let’s ask a few questions:

Why didn’t this 3rd servant invest his bag of gold?

I’m sure it felt risky. When you invest it, you run the risk of **losing it altogether.**

- You **lose control** of it. What happens if things go bad and you **end up with nothing?**
- So maybe it’s a better idea to **cling to what you got it; hold it tightly; enjoy it for yourself.**

This parable shows you that such a mentality is wicked. To be obedient is to risk what you have for the kingdom of God.

- John Piper, who preached here earlier this year, wrote a book called *Risk Is Right* in which he explains that throughout the Bible most believers were called upon to take risks for the kingdom of God.
 - **David and Goliath:** David had no guarantee that God would smite Goliath. Secret huddle.
 - Another story in Samuel: **Jonathan and his armor bearer:** First Samuel records the heroic story of Jonathan and his armor bearer taking on an entire garrison of Philistine soldiers (14:1–6). Most intriguing is how Jonathan invited his armor bearer to join him: *“Come, let’s go over to the outpost of those uncircumcised men. Perhaps the LORD will act in our behalf. Nothing can hinder the LORD from saving, whether by many or by few.”* (1 Samuel 14:6, NIV). *Perhaps?* If I were the armor

bearer, I’d probably have said, “Uhh... I’m sorry, bro, I’m going to need more than your ‘perhaps.’ If we are taking on an entire, fortified garrison of trained Philistine soldiers.” But God was in it, and God gave to Jonathan and his armor bearer a great victory on that day (1 Samuel 14:11–15)

- **Esther:** When Queen Esther went before the king to plead for the lives of her people—putting her own life at great risk. She had no idea of what her outcome would be; no special revelation from God.² *“If I perish, I perish.”* (Esther 4:15-16)
- **Paul’s entire life** was one risk after another. (Acts 20: 23; 2 Cor. 11:24-28) Piper says, *“Paul never knew where the next blow would come from. Every day he risked his life for the cause of God. The roads weren’t safe. The rivers weren’t safe. His own people, the Jews, weren’t safe. The Gentiles weren’t safe. The cities weren’t safe. The wilderness wasn’t safe. The sea wasn’t safe. Even the so-called Christian brothers weren’t safe. Safety was a mirage. It simply didn’t exist for the apostle Paul.”*³
- The **entire early church** is an example of a generation who risked. They **had no right to exist!** Every time they **preached** or **made a convert** or had a **prayer meeting** or **performed a miracle** they were in danger of being hauled before the authorities and put out of existence.
- **Piper concludes:** *“The Christian life is a call to risk. You either live with risk or waste your life.”*
 - You say, *“But I want some kind of guarantee.”* God rarely gives his people one.
 - Piper: *“It is the will of God that we be uncertain about how life on earth will turn out for us, and... that we take risks for the cause of God.”*⁴

² John Piper, *Risk is Right*, 25.

³ Ibid. 29.

⁴ Ibid. 30.

Piper asks: What happens when you don't take risks?

- The **nation of Israel** is an example. **10 spies**: "There are giants, and we are like grasshoppers!" **2 spies**: Yes, but we believe God wants us to go take the land." Israel said, "Nope, too risky. Let's stay and wait for a more opportune time. Build up our reserves a little bit." God's verdict was "**wrong decision.**" What is interesting to me is that God calls the report of the 10 "**evil**" (Numbers 13:32). Evil. *Every word was true.* But it was evil because they refused to see it with the eyes of faith and take the risk. God struck the **10 spies dead with a plague** and Israel wandered in the wilderness for **40 years** until an entire generation had died!⁵
- **Risking is dangerous; not risking is more dangerous.**
- ***What are the risks God to which God may be calling you, this weekend?***
 - A **new ministry** God has put on your heart.
 - Pursuing **adoption**
 - A divinely directed **career change**
 - Joining one of our mission teams **overseas!** (Every time your heart tugs...)
 - Or maybe something a little **closer at hand**:
 - Simply **forgiving** someone. (You're afraid: what will happen to my heart?)
 - **Sharing Christ.**
 - Trying to **reorder your marriage** God's way
 - Courageously **waiting for God's choice** in your marriage, refusing to compromise
 - Obeying God in **how you approach business**: operating **with integrity** in fields where hardly anyone else shows integrity.
 - It may be **being obedient to God with your finances.** "*God, if I give you the firstfruits of my income, how am I going to make it?*"

⁵ Ibid. 34–35.

You **have to take that risk.**

- Obedience **always involves** risk. Your choices: obedience and risk, or disobedience with the illusion of safety and the guaranteed anger of God.

Well, taking that risk produces fear, doesn't it?

- Isn't that what this servant in our parable said, vs. 25: "***I was afraid...?***"
- So how do you overcome that fear?

The answer is revealed in the **different attitudes these servants have** toward their Master.

- The **first two**, I pointed out—the ones who invested their talents—are filled with **eager anticipation**. Like a dad returning! **ADON.**
- But the 3rd said...
 - "***I knew you were a hard man.***"
 - He's even critical: "***You reap where you didn't sow.***"
 - "***I was afraid.***"

There are 2 things the faithful servant had that the unfaithful servant did not:

1. Trust in the Master's goodness

These **first two servants had a sense** that their master was good, and trustworthy. They felt a **freedom and a confidence** in risking. (Last week on the video Herb described it **like repelling** where you lean your weight back on the rope were you know it hold you up!)

In Romans, Paul explains why he was willing to take great risks:

[31] What then shall we say to these things? If God is for us, who can be against us? [32] He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things? [33] Who shall bring any charge against God's

elect? It is God who justifies. [34] Who is to condemn? Christ Jesus is the one who died—more than that, who was raised—who is at the right hand of God, who indeed is interceding for us.

[35] Who shall separate us from the love of Christ? Shall tribulation, or distress, or persecution, or famine, or nakedness, or danger, or sword?

[37] No, in all these things we are **more than conquerors** through him who loved us. [38] *Because* I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, [39] nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord.

Therefore, Paul, says, I will risk. Paul knew the character of God; therefore he felt great confidence in leaping out boldly, in great risk, in his name.

If the **cross reveals how God feels about me**, why would I not feel safe jumping into his arms?

If the **cross reveals how God feels about the world**, why would I not ask God for great things?

Gospel prayer: *As I pray, I'll measure your compassion by the cross and your power by the resurrection!*"

What if you started to look at your world through that lens? Are we asking for things worthy of his sacrifice?

- **Is what this church is dreaming of in line with the sacrifice he made?**
- **Do the size of our prayers match the size of his sacrifice?**
- Our goals: **ambitious? Presumptuous?**

- **D.L. Moody**, "If God be your partner, make large plans!"
- **One thing I know: Jesus didn't die** so we could have **comfortable little fellowship that makes little to no impact on the community.**
- He died to make the **nations worship**. He died to **create a multitude** gathered around his throne proclaiming his praises so vast that no man could number...
 - GATES OF HELL
 - He **still resurrects** from the dead
 - **And our vision for our community** and our world, Summit, should reflect that...
 - **Anything less is unfaithfulness** to our master, an insult to his goodness
 - **DON'T INSULT** his sacrifice through small dreams and weak plans

You, personally:

- Is **what are you doing with your life** worthy of the price that he paid? Are you going to get to heaven and feel like, "What I did with my life was worth the price he paid."
- Is how you are leveraging your **retirement** worthy of the sacrifice he made?
 - It's not if you are playing golf. Last 20 or 30 years?
- **Is what you are living for worth him dying for?**

It's not a **hero-complex**, or a **lust for adventure**, or **bravado**, or the **need to earn God's good will**, that compels us to take risks, but rather **faith** in the ever-loving, every faithful Son of God, Jesus Christ.¹

These servants had (1) a trust in their master's goodness.

And...

2. A desire to share in the master's joy

⁶ Adapted from John Piper, 39.

The first two servants seem excited about the master's return and eager to see his kingdom expand. And so they risked.

So, the master, when he returns, gives them two things: **greater responsibility**—the one with 5 had 10, plus the 1 from the unfaithful—and a **greater share** of his joy (*kara*).

- GREATER RESPONSIBILITY: I will confess **I don't quite understand** exactly what is meant by the **increased responsibility**. Will those people who have been faithful on earth **oversee more universes**, or companies of angels, than those who weren't? I have to confess I don't know. But **this is taught in Scripture** as clearly as anything—not just here but multiple places—those who are **faithful in a little** will be made stewards over much.
- GREATER JOY: There was a **joy that drove Jesus** that is almost indescribable. **Hebrews 12:2** tells us Jesus as he went to the cross, **was filled with joy**: *“who for the joy set before him, endured the cross, despised its shame, and now enjoys the joys of his labor at the right hand of God.”*
 - That joy was for me. And when you get a sense of that, you long for others to share it too.
 - **So your life begins to look different.**

When I was a kid:

- **Only one life to live, twill soon be past; only what's done for Christ will last.**
- I began to ask over everything: Does this have eternal value? Think about what you will wish in 100 years you had given your life to and begin to live that way, now!

Remember this statement from last week:

“Steward the temporal with gratitude; invest in the eternal with abandon.”

- Life here is just a vapor. BOGGLES THE MIND... how some of you, **since you were young**—you've been wise about the last 20 years of your life, and so foolish for the next 20 billion!

((Clear up something I said last week: **“God loves a cheerful giver.”** But what about when you don't cheerful? Sometimes you do it as an **act of faith**. “I know that one day, **when the master comes back** (like this parable says he will), I'll be glad I did.” (And, your obedience is a cry to God to change your heart.)))

So I ask you again, “What opportunities for risk do you have?”

- In the Bible, opportunities varied:
 - Rahab: Hide spies
 - David: Fight a giant
 - Disciples: Feed 5000
- **All were different**, but God puts his servants in various situations in which he expects them to risk for his kingdom.
- What **opportunity** has God given you to risk: Again:
 - Mission opportunities
 - Go!
 - Share Christ
 - Adopt!
 - Where is God telling you to obey?
 - **As a church**, God has given us an opportunity. Reach RDU. **We must risk. You must risk!**
 - Each of us has to risk, sacrificially, to make this happen!
 - (For many of you, the **real risk more than money**. You can **stroke the check** no problem... but for you to **get off the sidelines** and engage in ministry—**reach out** to a coworker; or go on your first **mission trip**, that's the risk.)
 - All-In!

Halftime: All-In Card

- Renew. Look again to master!
 - **John 6.** If 10,000 people, 1000 per disciple. Could hold enough for 50 people. Every time they have to come back to the source, and re-believe. "What I need for them, I get from him."
- Commit:
- The card: LOOK AT BACK. You have a part!

Testimony:

My husband and I have been Christians since we were very young. For most of our 12-year marriage - we did not tithe. We moved around a lot - from state to state, home to home, church to church. And, we only tithed for one brief period during that time.

Total and complete FAIL.

*When The Summit began All-In last year and asked us to pray about our giving, we sat and looked at our commitment card, looked at one another, back at our card and both of us knew: It was time. Time to start giving. Time to stop **watching** what God was doing and **become** part of His work.*

We prayed and wrote an amount on our card.

*Were we overcome by joy and peace and rejoiced while angels sang? NO WAY! We were afraid. We were afraid that we'd back out. We were afraid we'd never have that amount to give. We were afraid that while we **wanted** to give, what we **really** wanted was to keep.*

Over the next 6 months, we gave...NOTHING. Nothing at all. But, in our keeping, God kept nudging. Week after week. Month after month.

This past summer, we both felt this undeniable and simultaneous prodding that it was time to begin faithful and consistent giving. Making good on our commitment to give what we said we'd give.

So, we started: Consistent, faithful tithing. For the first time in our lives.

Three weeks later, my husband got a completely unexpected first major bonus of his career. It covered our entire two-year commitment The ENTIRE thing.

Obedience? It scared us.

Loosening our grip on our money? Really tough.

Cheerful? Nope. Not at first.

But, God - always loving, always prodding, never giving up on us when we'd never given back to Him - taught us that 100% of our money is HIS money. And in His great love for us, He allows us to KEEP almost all of it - asking us to give back to Him just a small portion. How can we not give back to the One who gave it all to us in the first place?

Now that we are All-In, He is changing our hearts. We still struggle with that grip at times, but when we look at our finances now, we ask "How? How can we give more?"

God blessed us financially after we began giving. But our greatest reward has been hearts that are cheerfully and joyfully giving for the first time in our marriage.

God took our fear and replaced it with his joy.

*Not because we gave. But, because **he** never **gave up** on us.*

Time to Fill out Card

I'm going to **pray over you**, and then you're going to **take time to fill out** the card, and then we're going to do what we did last year and

come forward as a church to make a statement of faith... (Turned it in **last year?** Renew).

Last year I asked you: List out the **5 most valuable possessions** and just ask...

- God, do you want any of these?
- Would you consider giving one of those things as a statement to God, and a gift to his mission?

Turn In Card

All Stand. Worship Teams come at every campus. You come forward to turn it in. (*Why? Symbolizing your commitment.*)