



“CREDIT CRISIS”
Matthew 25:14-30
Stewardship Sunday
October 13, 2019

Our Saviour Lutheran Church
West Lafayette, Indiana
Rev. Dr. Steven E. Albertin

The stock market has been on good run for almost a year. It surely seems like a bull market. Unemployment is down. Business confidence is up. You would think that everyone ought to be happy. But there are cracks in the foundation. Skeptics remind us that the market must eventually correct. Every bull market is eventually followed by a bear market. The number of people, who have stopped looking for work and dropped out of the workforce, remains at record levels. Economists worry that the Fed still has interest rates at artificially low levels. Rates will rise and the shadow of inflation cannot be far behind. The national debt keeps growing. President Trump wants to make good trade deals because if we don't, it all might come tumbling down. Everyone fears that it all might just be a house of cards.

At the heart of it all is a CREDIT CRISIS.

“Credit” is based on the Latin word *credo* which means “believe.” In order for an economic system to thrive, people must be willing to extend “credit” to one another. Banks will loan money to you if they *believe* that you can pay them back. Investors will not invest if they do not *believe* they will make money on their investment. Without such *credibility* and trust, there can be no commerce.

At the heart of today's Gospel is a parable about a CREDIT CRISIS. A master goes on a journey. Before he leaves, he entrusts his money to his slaves. He believes in them. He gives them CREDIT. He trusts them to manage his money wisely.

For slaves #1 and #2 there is no CREDIT CRISIS. They accept the trust of their master in good faith. They confirm his trust in them by managing his money well. When the master returns, he asks for an accounting. They are able to return the money with interest. The master is pleased.

However, for slave #3 there is a CREDIT CRISIS. He does not invest the money. Instead, he buries it in the backyard and still has the nerve to think that he has been an effective manager. He was sure that such caution made him worthy of the faith his master had put in him.

What a mistake! The master is not pleased. The master recalls his money. Foreclosure begins. The unhappy master declares, "As for this worthless slave, throw him into the outer darkness where there will be weeping and gnashing of teeth."

What went wrong?

Remember. This is a parable. The key to unlocking the message of Jesus' parables is to look for the "sore thumb," for the odd detail and unexpected twist that catches us by surprise. The "sore thumb" in this parable is the "talent." We are not just talking here about a skill. This is not about someone's ability to sing, paint or calculate numbers. A "talent" is an amount of money, lot of money, a pile of money. A "talent" is the equivalent of . . . 15 years of wages! Start doing the math and you will begin to see what a huge amount of money this is. When the master gave these slaves 5, 2 and one talent each, he put an enormous amount of faith in them. He really BELIEVES in them! Slaves #1 and #2 got it. Strengthened by such a vote of confidence, they were willing to take risks, invest their master's trust and earn him some profits.

However, slave #3 had a very different understanding of the master's generosity. He did not BELIEVE that this was a vote of confidence. For him it was a burden. All he saw was what could go wrong. He looks at this huge sum of money and sees NOT a generous master who trusted him but a master who was harsh, arbitrary and cruel for burdening him with such a huge responsibility. 15 years of wages was not capital to be invested but a liability to avoid. Frightened and worried, he buries the money in the backyard and thought it was a brilliant investment.

Is that not how we live our lives? We are cautious, suspicious and stingy . . . for good reason! Just look at the world around us. A co-worker is let go and we fear that we are next. An uncertain economy and erratic stock market makes investors nervous. Businesses and corporations sit on huge amounts of cash, afraid to invest, content to do the equivalent of burying it in the backyard. We hoard and stockpile afraid that we will never have enough.

Enough? Enough? Enough . . . for what?

There is more than survival at stake here. Even the so-called poor in our country are rich by the standards of more the $\frac{3}{4}$ of the world. 15% of the world's population, over 1 billion people, has no access to electricity, something even the poor in our society take for granted. Being rich is about more than the size of our bank account.

A friend of mine once described a rich person as *someone who has enough money to be afraid to lose it*. That sounds like wealth is more than the

amount of money you have in the bank. That sounds like all of us are rich because all of us so trust our money that we are afraid to lose it.

Martin Luther once said that a god is not only that which we *most love to have* but also that which we *most fear losing*. Sounds like money could be our god. It is so sacred and taboo that most of us are willing to talk about anything else except the amount of money we make.

We are afraid. All we can see is scarcity. We worry about coming up short. Whom can we trust? A Credit Crisis is always looming around the next corner. We bury our money in the backyard to prepare for the rainy day we are sure is coming.

Regardless of how generous his master had been, slave #3 could not trust the good faith his master had put in him. Convinced that his master was harsh and cruel, a harsh and cruel master is what he got.

God is no fool. Who are we to think that we can avoid the master when he returns and demands an accounting for how we have lived our lives? That could be next week, next month, next year . . . or our next breath! When it does come, we fear that we will end up with all the other doubters who have preceded us: "in the outer darkness, where there is weeping and gnashing of teeth." With the way we live, it sure looks like we will end up there.

BUT . . . this is not the end of the Gospel of Matthew. There is the "rest of the story." The master IS incredibly generous. He will not give up on us even though we have often given up on Him. God is willing to extend to us even more CREDIT. God is willing to risk it all, even himself, even His only Son, to deliver us.

The Gospel of Matthew will soon tell us about another One who was "cast into the outer darkness." Unlike us, he did not flee the terrible judgment of God. He willingly let it come crashing down upon him . . . on a cross. In the midst of his CREDIT CRISIS, he cried, "My God! My God! Why have you forsaken me?"

There we see the Ultimate Bailout Plan. In the midst of this cosmic CREDIT CRISIS, where no one can ever hope to pay back what they owe the master, God chooses to balance our debt NOT on our backs but on the back of His own Son. There God declares to you and me, "I will pay back what you owe. I will cover your debts. I will assume your loans. I will carry your sins. And in exchange I will give you life, freedom and forgiveness, paid in full."

When God raised Jesus from the dead, we see that God has resolved the CREDIT CRISIS. In this ultimate act of good faith, God believes in us. God forgives our cowardice, our faithless management of His creation and even our greed. . . . so that we can be free, confident and unafraid.

Our lives are CHANGED! Confident of God's abundant love, we can be daring investors in the life of this world. Everyone else may be afraid, cautious, timid and hesitant to care for others. But not us! Like slaves #1 and #2, we can invest our time, talent and treasure in our jobs, families and communities seeking not just to add to our bottom line but to the bottom line of others. What kind of world would this be if the first words out of our mouths were "What can I do for you?" instead of "What can you do for me?"

We can make the same kind of investment in the mission and ministry of this congregation, generously giving our time, talent and treasure. Next Sunday we will have an opportunity to make such an investment in the mission and ministry of Our Saviour Lutheran Church through our financial pledge to the mission for 2020. We will have the opportunity to express our confidence that . . . in Christ . . . the CREDIT CRISIS has ended.

God grant that our generosity will reflect our confidence in the good news that in Jesus Christ the CREDIT CRISIS has ended. Therefore, we can be bold, generous and willing to take risks for God's work through our hands for the sake of the world.