

Risk Without Risk
Luke 19:11-27

Over the many years that we will live on this earth, our Lord's provision to each of us of money and the things money can buy can vary. Some are born into this life with plenty, while others will have less. And there will be some who will have very, very little of this world's wealth, living in poverty.

But whatever the provision to us, there is an underlying truth that is always present. And that truth is that however much the provision that is made to us, that provision is never to be considered our own possession. We are never to think of the property as being our own. We are to always know that our interest in the property is that of being a "steward" over its use for the time that we have it, making the best of its use, knowing that both the property and all of its gains will eventually need to be returned to its rightful owner, our Master, the Lord.

In several places in these scriptures, our Lord gives us examples of that manner of possession and the stewardship responsibilities that are required of us.

On this occasion that the Lord has given to us here in the Book of Luke chapter 19, He speaks about a Master providing a relatively small provision to His servants, here described as "mina's" or as said in the King James Version, "pounds". And His instruction to them was to put it to work in business to earn whatever it could earn.

Also, in the Book of Matthew chapter 25, we read about a similar example of our Lord's provision. There in what is called the "Parable of The Talents" the Master provided His servants with a much greater amount of money instructing them also to put the money to work to earn whatever it could earn.

In both of those parables, as well as in some other examples of His provision, it is understood that the stewards were to use and invest the money wisely because when the Master returned He would require an accounting of their use of His provision.

And may I add that the expectation is no less the same for any worker, an office employee or a carpenter. Each is given the materials and the tools to perform their work and they are expected to get about doing it well.

Let's look at these scriptures given here in Luke chapter 19. Follow along as I read beginning in verse 12,

¹² He (Jesus) said: "A man of noble birth went to a distant country to have himself appointed king and then to return.

¹³ So he called ten of his servants and gave them ten minas. 'Put this money to work,' he said, 'until I come back.'

¹⁴ "But his subjects hated him and sent a delegation after him to say, 'We don't want this man to be our king.'

¹⁵ "He was made king, however, and returned home. Then he sent for the servants to whom he had given the money, in order to find out what they had gained with it.

¹⁶ "The first one came and said, 'Sir, your mina has earned ten more.'

¹⁷ " 'Well done, my good servant!' his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'

¹⁸ "The second came and said, 'Sir, your mina has earned five more.'

¹⁹ "His master answered, 'You take charge of five cities.'

²⁰ "Then another servant came and said, 'Sir, here is your mina; I have kept it laid away in a piece of cloth.

²¹ I was afraid of you, because you are a hard man. You take out what you did not put in and reap what you did not sow.'

²² "His master replied, 'I will judge you by your own words, you wicked servant! You knew, did you, that I am a hard man, taking out what I did not put in, and reaping what I did not sow?

²³ Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest?'

²⁴ "Then he said to those standing by, 'Take his mina away from him and give it to the one who has ten minas.'

²⁵ " 'Sir,' they said, 'he already has ten!'

²⁶ "He replied, 'I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what they have will be taken away.

²⁷ But those enemies of mine who did not want me to be king over them—bring them here and kill them in front of me.' " (Luke 19:11-27)

I am always amazed at how our Lord can use the simplest of words and stories to reveal the deepest and profound of hidden truths. And He has done that with these few words of this parable.

And while yes, wise bible scholars and teachers often caution us to be careful about reading too deeply into all of the words and implications of the parables

that Jesus gave, fearing that we might infer and interpret far more than Jesus intended within His words, it's clear that we must also be diligent to dig as deeply as His Holy Spirit will take us, else we might miss out on some of the more important truths that are hidden within the words that He says.

And I also believe that it is "safe" for us to diligently search through these words, because our God who gave them to us is trustworthy with our minds and our hearts.

And He tells us clearly that so are His scriptures. In 2 Timothy chapter 3 we read those familiar words that tell us that,

¹⁶ All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, ¹⁷ that the man of God may be competent, (fully) equipped for every good work. (2 Timothy 3:16-17)

So then, may we examine these words within this "Parable of the Minas" and let's ask God what "Spiritual Truths" He intends for us to learn within the study of this example about stewardship over another person's property. And as we do that, may we also consider what appropriate "risks" we should take in our role as a fiduciary over another person's property.

It's clear from these instructions that the Master gave to His servants that He had an expectation that they would put His money into use within the ordinary course of daily business transactions. And while the Master does not caution His servants to avoid the risks that often accompany the transacting of business, risks involving greater gains or losses can always be assumed will take place.

In my many years of employment, I have always been employed by someone else, never owning a business of my own. And thankfully, I have been relatively successful in my use of my employer's property and goods.

And I must confess that over those many years of working for other people, I have had little concern for "risks" that often accompany the ownership of a person's own business. I simply worked with the money and property provided by my employer and the resulting success seemed adequate.

As I have mentioned on other occasions, my first employment was as a banker and there seemed never to be a concern about having enough capital to maintain the business. I simply did my work as well as possible and the results were most always good.

“Risk” was a little more obvious when my family and I were called to work within the ministry to young people at French Camp. There, as we depended upon donations to pay the monthly bills, it seemed often that we would wonder if enough donations would come into the ministry to pay all of the bills that were due.

And though it seemed often that those donations would lag, somehow any shortfalls would catch up and the bills would eventually be paid.

But again, the consideration of risk never seemed to be at the forefront of my thinking. I simply worked with what I had in front of me and eventually everything did right itself.

As for our own family monies, we never seemed to have enough to step out into the marketplace and make investments that involved much risk. And the one time that we did make some risky investments, the results did not turn out well. And so, for us as a family, risk was not a common topic of conversation.

Now later in life, as we live a more relaxed lifestyle in our days of retirement, I have time to think back on all of my working years, and this matter of “risk” has often come to my mind. And may I confess that I now ponder about whether I should have been more willing to take opportunities that involved more “risks”.

And as part of my consideration, I have also wondered if the word “risk” is even an appropriate word as it relates to us as believers when we are making those uncertain and spontaneous decisions that face us each day . . . because where then does “God’s providence” fit into the equation, where then does His omniscient guidance fit in with what we would call “risk”?

This parable, the “Parable of the Minas”, speaks directly to us about such things as “risk” and especially how we should conduct ourselves as stewards over another person’s property.

Recall again that here in this parable, Jesus spoke about a Nobleman, who would leave for a while to be crowned “King”. And within this storyline, Jesus Himself is clearly that Nobleman who would return later, at a time when He would be least expected. And at His return, He would call His servants into account for their use of the monies He had entrusted to them.

The Prophet Isaiah, some seven hundred years earlier, had spoken about this very circumstance, the return of the sovereign Lord, who will bring with Him, His rewards and His recompense for all those in His kingdom. May I read those words from Isaiah chapter 40 beginning in verse 10 . . .

¹⁰ See, the Sovereign LORD comes with power, and he rules with a mighty arm. See, his reward is with him, and his recompense accompanies him. ¹¹ He tends his flock like a shepherd: He gathers the lambs in his arms and carries them close to his heart; he gently leads those that have young. (Isaiah 40:10-11)

The Bible Commentator, Matthew Henry, in his comments regarding Jesus’ return, tells us this about these prophetic words of Isaiah. He says,

“Our God will surely come, “With power and with greatness.”

. . . (And) with Him, He will bring recompense to all according to their works. As a righteous Judge, He will bring along with him, punishments for the rebels and rewards for his loyal subjects.

As I read both the words of these scriptures and the words offered by the commentator, I am reminded that they are only as valuable to us as we are willing to apply them to our own souls. And so we must!

Again, the words of this parable, along with the prophetic words of Isaiah, speak directly to this matter of “risk”. And they face us with the question of how we will react to the responsibilities that are clearly given to us by our Master, the Lord Jesus, during our remaining days as we wait for His return.

A modern day expression that comes to my mind regarding this word “risk” is one used often in the business world, the expression “Risk versus Rewards”. “Risk versus Rewards”! And clearly implied within the expression are two underlying factors, that of “fear” and that of “confidence”.

The expression implies making a careful examination of a matter, an investment, an undertaking, with an eye towards determining the relative advantages and disadvantages that might result from our being involved within it.

And that is the underlying consideration being expressed here within this parable. Here, these servants were each given one mina, and they were instructed to "Do business until the Master returned". Nothing more is mentioned in these words about a strategy or a plan for the specific use of the money, so we are left to assume that the Master had, in earlier days, equipped each of these servants with the training and experience necessary to the carrying forward of His business. And the matter of "risk" would have been a necessary part of their training.

Is it safe to make such an assumption, that His servants were well equipped for the task given to them? Yes, it is! We have proof of that throughout these gospels, as we read about all of the many opportunities and hours of instruction and training Jesus gave to His disciples.

So then, yes, it's safe to make the assumption that these servants were well equipped to "do the business" of the Master while He was away. The only thing that was to be measured upon His return was the diligence and trustworthiness with which the servants applied themselves.

And again, as we mentioned in an earlier message, this parable is very much about us, you and me, in that we are also servants of our Master, the Lord Jesus. And He has gone away for a while into heaven, where He has been crowned "King of Kings and Lord of Lords". And He has left with each of us, you and me, special gifts that we are to put to good use, doing His business, until He returns.

So then, as we go about our next days ahead, can we do it confidently, assuming that we are well-equipped for the "business" that Jesus has assigned for us to be about?

I am convinced that the answer is "yes", and emphatically so! For each of us who have received Him as our Savior and Lord, Jesus has breathed into each of us very special "Spiritual Gifts", gifts that are wholly adequate within themselves to accomplish any and all tasks that are set before us, and not only for us to be able to get them done, but for us to get them done with unimaginable success.

So then, may we be clear? It is not the adequacy of the gift or of the Giver that is being tested here in this circumstance. But rather it is the “diligence” and the “trustworthiness” of the heart of the servant that is being tested.

Consider again! Everything is in place for complete success. The Master has chosen certain of His servants to receive the responsibility of carrying forward His business until He returns. He has fully equipped each of His servants with everything they will need to finish well. There is no manner of “risk” involved! None! The only question that remains is, “will His servants be diligent and trustworthy in their efforts?”

Here, of the ten, we are only given a sampling of three. Two of the servants did well, one did not. And within the accomplishments of each of the three, we can clearly see the expression that I mentioned a moment ago, “risk versus rewards” taking place. And we can especially see the underlying factors of “fear” and of “confidence” rising to the surface, controlling their decision-making.

Though it is not given within these words, we can see from the results that the first two servants went about their Master's “business” with confidence, the first servant more than the second, but both with diligence and trustworthiness.

But the third servant was found to be woefully “wanting”, in his attitude, in his efforts, and in his results. And it was “fear” that was clearly at work in his decision-making and in his results. He saw the “risk” in front of Him and he feared retribution more than he desired the reward.

I am reminded that when these scriptures refer to this kind of fear, God calls it a “spirit of fear”, clearly intending for us to understand that as this servant, or as you or I, would be engulfed in this kind of fear that it is a demonic spirit at work corrupting our soul and our thinking to prevent us from being about our “Father's business”.

I can personally identify with this third servant, because as I mentioned a moment ago, I have not been nearly the “risk-taker” that I wish I had been over my years as a servant of God. Fear of failure has often kept me from doing many of the things that would have surely been successful, had I stepped on forward and done them.

What is the problem with “fear”, even beyond the fact that it comes to us from an evil spirit? The real problem involved in fear is that, by fearing, we are clearly demonstrating distrust toward the character and the faithfulness of God Himself. We are saying of Him, and to Him, “God, you are not capable or trustworthy in my circumstance”.

And not only that, just as with this one servant, some of us are afraid that God is not going to be fair to us, whatever our results.

So why not just be as “safe” as we can be in our handling of His business, and then hope that we can get through His judgment and on into heaven by the “skin of our teeth”.

And oh dear Christian, how wrong that is! Our God really is trustworthy. And He is our biggest supporter and “fan”, standing behind us, cheering us on to success and to love and good works.

And besides that, “risk” is not the kind of “risk” that we see it to be in the secular settings of life. Yes, if we lay our money down on a number on a roulette table, the risk of losing it is enormous, and all against us. But “Risk” when applying the definition to our relationship with God is called “faith”. “Faith”!

If we are diligently stepping forward within the clearly stated plan of God, as were these servants in this parable, and if we are making use of one of God's Spiritual Gifts, such as the “Gift of Leadership”, or the “Gift of Administration” during a business transaction, or if our calling is to make a public witness of God's goodness in our neighborhood or in our workplace, there is really no “risk” taking place. No risk whatsoever! God's gifts are sure and they are trustworthy and they are sufficient to the success of any encounter.

And as with these servants, while the amount of the gift might seem small, as here, one “mina”, that is the way that God goes about His work, His business. He can easily move a mountain with a mustard seed amount of faith. He can multiply the results, thirty, sixty or a hundred fold.

Folks, if God had given each of His servants a million dollars, the results could have been confusing, both to the servants and to those who witnessed their efforts. But with so small an amount, all of the success and all of the glory would have to be attributed back to God.

Again, our responsibility as God's servants is simple. We are to have faith in the giver of our Gifts, and we are to exercise diligence and trustworthiness in our handling of them. He, our God, will take care of the return of the increase.

And again, where God and our relationship with Him are concerned, there is really no "risk" taking place. God's gifts are sure and they are trustworthy and they are sufficient to the success of any transaction. As believers, our "risk taking" is simply our stepping forward in faith. God is strong and He is powerful and He is faithful to complete the good work that He has begun in us and for us.

And as we are told in those precious words of Hebrews chapter 11, "He is a rewarder of those who, in faith, diligently seek Him."

Listen to these words of verse 6 and we'll close.

⁶. . . without faith *it is impossible to please Him*, for he who comes to God must believe that He is, and *that* He is a rewarder of those who diligently seek Him. (Hebrews 11:6)

Pray with me.