

SERIES: Parables from the Master Story-Teller

SERMON: **What Is Your Investment Strategy? The Parable of the Ten Minas**

SCRIPTURE: Luke 19:11-27

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We are enjoying a very strong economy right now. Incomes are rising, jobs are fairly generally plentiful, and the stock market is strong. No one knows where it all might go in the coming months, but I can promise you one thing—it won't last forever. The wise person will be investing his resources now, with a view to an uncertain future. What is your investment strategy?

In a powerful and convicting parable—His last before the Cross—Jesus urges us to invest wisely for the Kingdom. Some of you may be wondering if I am not purposely picking parables for this series that have a focus on money, but not really. The fact is that a large proportion of Jesus' stories have money as a key element. But frankly, I do not think that He is speaking primarily of financial investment in this particular story (though that is part of our responsibility); rather I think His point has more to do with the investment of our gifts, our talents, our lives.

The Parable of the Ten Minas is found in Luke 19 and is introduced in verse 11: "While they were listening to this (i.e. the interaction between Jesus and Zaccheus), he went on to tell them a parable, because he was near Jerusalem and the people thought that the kingdom of God was going to appear at once." This parable is generated by Kingdom Fever. Jesus had told Zaccheus that "today salvation has come to this house." Surely, His disciples are thinking, He must mean the house of Israel! The home of Zaccheus was in the city of Jericho, about 17 miles from Jerusalem, and as the disciples were walking that dusty, mountainous road up toward Jerusalem, they couldn't help but get excited about the reception they were expecting in the Holy City. In fact, I wouldn't be surprised if they had sent an advance team ahead of them to tell the followers of Jesus they were coming and that it was time to get ready for a parade, for the very next story in this chapter is about the Triumphal Entry.

The story of the Ten Minas is designed by Jesus to redirect the Messianic fervor that is infecting the Disciples. It contains a veiled hint that the Kingdom they are expecting will not come immediately, and in the meantime they have a job to do. Now with that as introduction, let's read the Parable of the Ten Minas beginning in Luke 19:12:

*Jesus said: "A man of noble birth went to a distant country to have himself appointed king and then to return. So he called ten of his servants and gave them ten minas (one each?). 'Put this money to work,' he said, 'until I come back.'*

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

*"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.*

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

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

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

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

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

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

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

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

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

I think it is important for me to comment briefly about the relationship between this parable and a similar one Jesus gave in Matthew 25, called the "Parable of the Talents." There are enough similarities between them that some scholars have concluded that either Matthew or Luke borrowed the story from the other and massaged it to fit his own purposes.

Both parables speak of a wealthy man going on a long journey. In both he entrusts his servants with certain amounts of money. In both the man returns and demands an accounting from his servants. In both two of the servants invest wisely while one does not. In both the excuse of the third servant is fear. And in both the third servant is deprived of his resources and they are given to the one who had the most.

But the differences are important too. In Matthew each servant is given a different amount of money, while in Luke each receives the same amount. In Matthew the sums are large, while in Luke they are relatively small. In Matthew the third servant is severely punished, while in Luke he only loses what he was given to invest.

I personally believe these are two different parables delivered on two different occasions, designed to teach the same truth with two different emphases. The story in Matthew teaches that we all have different gifts and are responsible only to be faithful with what we are given. The story in Luke teaches that we all have one basic task—that of faithfulness—and we will be judged on the degree of our faithfulness.

The people to whom Jesus tells this story of the nobleman going to a distant country to have himself appointed king would probably have thought almost intuitively of King Herod or his son, Archelaus, both of whom had to go to Rome to have themselves appointed King over Jewish territory, since the whole of Palestine at this time was under Roman authority.

Archelaus was actually followed to Rome by 50 Jewish citizens who strongly opposed his

assumption of the throne of Judea. The reason was that he had ordered the massacre of 3,000 Jewish citizens at Passover time the previous year. Such a minor amount of bloodshed was no problem to Rome and he was granted control over the territory in spite of it. However, he *was* put on probation, not being allowed to use the title “king” until he had proved himself, which he never did.

While Jesus’ audience would probably have thought of Archelaus as they listened to this parable, Jesus obviously has in mind a deeper meaning. The nobleman represents Himself. The journey to the far country refers to His ascension to heaven following His imminent death and resurrection. The servants with whom He leaves His resources are His disciples and followers, and the subjects who hate him are unbelievers like the Scribes and Pharisees, who oppose Him and reject His rule over them.

Now with that understanding, let’s tackle three major truths conveyed in this Parable:

**We are each given resources to invest for God during the absence of King Jesus.**

As noted previously, each of ten servants is given the same amount of money—a mina, which would have been perhaps three months’ wages for the average working stiff. The instructions are simple: “Put this money to work until I come back.” The fact that He goes to a far country indicates that He will not return soon.

The first servant follows an investment strategy that increases his assets by 1000%. The second servant produces a 500% increase in the same amount of time. The third servant (and only these three are mentioned because that’s all it took for Jesus to make His point) hides his money in a napkin so as not to lose it.

If you know anything about investments, you know that there is a risk-reward ratio that financial advisers often talk about. The greater the risk, the greater the potential reward; the less the risk, the less the potential reward, all other things being equal. At the high risk end of the spectrum is trading in commodities, or in foreign currencies, or investing in puts and calls. You can make a bundle, but you can just as easily lose a bundle. In fact, it’s possible in some cases to lose even more than you invested.

On the other end of the risk spectrum is stashing cash in a safe deposit box. There is almost no risk, but there is also almost no reward. In fact, in a period of high inflation, putting cash in a safe deposit box is a sure way to erode its value.

Now I want you to think about these three men in Jesus’ story from the perspective of spiritual investment. Viewing their resources as the opportunity and responsibility to serve God, how did they do? The first servant evidently took some significant risks and increased his assets ten-fold, and to me this represents the fact that . . .

**Some of God’s servants are called to a risky spiritual investment strategy. I’m**

thinking of church planters like our new pastor in Derby, Jeff Wisner. Jeff has eight children, and church planters don't make much money, but he feels called to that ministry. I think of a couple of young men in our church—Curt Romig and Britt Pumphrey, who have each spent a year in Peru and are spending part of their summer this year overseas among unreached people groups. This is not the way to advance one's chances in the business world, or save up money for college, or even find a wife. It's a risky investment of their lives for God. I think of a lawyer in our church named Jeff Syrios. Jeff writes a blog and occasionally gets published in the Wichita Eagle. His outspoken views on behalf of his faith are risky when it comes to attracting clients. These servants are pioneers, true risk takers.

The second servant saw his assets increase five-fold and to me this represents the fact that . . .

**Some of God's servants will choose a more balanced portfolio.** I think of Bill McCartney, who abandoned one of the premier coaching jobs in the country to start a movement among the men of our nation. Bill is not homeless; he doesn't have to worry about where his next meal is coming from. But he did risk his reputation, financial advancement, and the scrutiny of a very hostile press.

I think of many lay people in our church who voluntarily limit their earning potential by devoting many hours a week to service of the Lord. I think of scores of gifted women who have sacrificed their careers until their children were reared. While many of these may not be pioneers in the riskiest sense of that term, they all have made wise investments that have paid off handsomely.

**It is even permissible, Jesus implies, for one to invest very conservatively** (like in C.D.'s and savings bonds). Remember what the nobleman says to the third servant: "Why then didn't you put my money on deposit, so that when I came back, I could have collected it with interest?" The thrust is, "You could have *at least* done that much." Even that would have earned commendation rather than condemnation.

There was a man at our church in St. Louis a number of years ago who made a lot of money in a short period of time. He told me he was afraid of the stock market and so he put all his money into C.D.'s at the bank. In fact, I know at one time that he had \$600,000 in C.D.'s in just one bank. He missed out on one of the biggest rises in history in the equities market during the 90's, but he also missed out in the crash at the end. He has done OK. Because inflation was low, his assets continued to grow.

In the spiritual realm, too, there are people who are very uncomfortable with high risk situations. They not only never want to become missionaries to Turkey; they don't even want to *visit* Turkey. But that's OK. God has some conservative investments for such people that are just as important. For some that might be supporting a missionary to Turkey. For others it might be writing to missionaries or teaching a 3rd grade S.S. or volunteering at PCC, or maintaining an impeccable reputation at work.

God has given each of us a certain amount of spiritual resources—opportunities and

responsibilities—but how we invest them is an individual matter. Frankly, I think how we do that has a lot to do with one’s personality. Some people are natural risk takers and others are naturally conservative. Never allow anyone to convince you that the high risk taker is intrinsically more spiritual or valuable to God’s Kingdom than you are.

However, I couldn’t help but be impressed when a 94-year-old man came to a friend of mine who is a financial adviser and asked him to invest a sizeable amount of money. The adviser said, “I suppose you want the money put in C.D.’s or a Money Market,” but the man replied, “No, I want it put in growth stocks. I’m in this for the long haul.” And he was 94! I have to admire that kind of aggressive thinking—spiritually as well as financially. That’s why I like to see a retired couple like Gus and Nancy Gustavson going to the Czech Republic to teach English as a second language and try to introduce people to Christ.

So far we have seen that some are called to a risky investment strategy. Some will choose a more balanced portfolio. And some are conservative by nature and avoid risk at all costs.

**But what is clearly *not* acceptable is hoarding one’s resources.** The third servant in our story puts his resources in a napkin. He fails to invest the money he has been given so as to provide the master a decent return. Spiritually speaking it seems to me he represents those in the church who don’t know what their spiritual gifts are, don’t try to find out, don’t serve, don’t give, don’t care. They just sit and soak and usually sour. Show me a person without a regular ministry, and I’ll show you someone who is often critical, unfulfilled, and probably spiritually depressed (certainly spiritually depressing). Jesus calls them unprofitable servants. There are, sadly, many such people in God’s church.

**When Jesus returns, He will ask each one of us for an accounting of our investments.**

The three servants we have seen are not given a choice about disclosing the nature of their investments. When King Jesus returns, He sends for the servants and demands to know what they have gained with His money. The first responds, “Sir, your mina has earned ten more.” Do you notice the humility in that response? It’s not, “Look what I was able to accomplish?” but rather, “*Your* mina has earned ten more.” He recognizes that what he started with was a gift from the Master. The personal pronoun “I” or “me” doesn’t even appear in his response.

One of the things that distinguishes a faithful servant from others is that he doesn’t take credit for the gifts God has given him; he isn’t always drawing attention to what he has accomplished; he finds his identity in the One he serves, not in his personal accomplishments.

The second servant answers similarly. And the response of the nobleman to these two men teaches us that . . .

**His approval will be based on faithfulness, not level of “success.”** “Well done, my good servant!” he says to the first. “Because you have been trustworthy in a very small matter, take charge of ten cities.” Obviously the master is pleased with the first servant. But approval is

also expressed for the second servant. True, the words, “Well done, my good servant!” are not repeated, but that seems to be more because of the shortness of the story. The affirmation of the second servant is clearly seen in the answer, “You take charge of five cities.” Both were faithful and both are approved.

**Rewards will be proportional.** I think we have to be careful here not to interpret Jesus’ words mathematically so as to conclude that there is always a one-to-one ratio between service and rewards. That is going beyond the purpose of the text. But it does seem reasonable to conclude that in some sense, the greater the faithfulness, the greater will be one’s reward when the King comes. The kicker is that we don’t always judge service the way God does. We are so prone to look at attendance records and balance sheets and converts and baptisms. But God also looks at our thought life, our prayer life, our parenting, our driving habits (nah, scratch that one). The cities that he assigns are probably symbolic of privilege and responsibility that believers will receive in the coming Kingdom.

By the way, did you notice that the reward the faithful servants receive is not a reward they can enjoy by sitting down and folding their hands and doing nothing. The reward for work well done is more work to do, even in the Kingdom. But that’s a problem only to the lazy. The wise person realizes that work itself is a gift from God that makes our lives meaningful and fulfilling.

**Fear is not an acceptable excuse for inaction.** When his investments are audited the third servant explains his hiding of the money this way: “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.” But the excuse is rejected. The master tells him he is condemned by his own words. If he really believed the master was the kind of person who would squeeze blood out of a turnip, that would only be more reason for him to invest wisely.

The fact is, this servant does not understand the character of the master. The master has already given away ten cities to one servant and five to another. Does that sound like a harsh man? Yes, He has high expectations of His servants, but He also is kind and gracious and generous.

**Kingdom economics have more of a capitalistic flavor than socialistic.** Look again at verses 24-26: *“Then he said to those standing by, ‘Take his mina away from him and give it to the one who has ten minas.’ ‘‘Sir,’ they said, ‘he already has ten!’ ‘He replied, ‘I tell you that to everyone who has, more will be given, but as for the one who has nothing, even what he has will be taken away.’”* My goal this morning is not to discuss the pros and cons of various political or economic systems; rather I want us to note that God has a spiritual system that is opposite to the one we are following more and more in our country, to say nothing of most of the civilized world today.

We use the graduated income tax, inheritance laws, excise taxes, welfare payments, food stamps, and scores of other programs to take wealth from those who have much and forcibly redistribute it to those who have little. But God does the opposite. He takes from the *spiritually* poor and gives it to the *spiritually* rich. His system is based on faithfulness, and it is a system where the

rich get richer and the poor get poorer. (Now please do not conclude that I am opposed to helping the poor. As a matter of fact, when someone is poor because of tragic circumstances or lack of opportunity, I think it is incumbent upon a wealthy society to provide a safety net. But when people are poor because of laziness and irresponsibility, the Bible would argue against a safety net. In 2 Thessalonians 3:10 it says, “If a man will not work, he shall not eat.”).

We can scream “unfair” all we want. The bystanders in Jesus’ parable sure thought it was unfair. But the problem is that we don’t see things the way God sees them. Heaven is not a democracy. Truth is not established by majority vote. God tells us that the one who has much because of faithful service will receive even more, while the one who has little because of unfaithfulness, will lose even what he has.

Actually this is a principle that is not all that foreign to our lives, if we’ll stop and think about it. Our minds diminish if we refuse to think, our muscles become flabby if we do not exercise them, and any talent tends to get rusty if we do not practice it. So too we will lose our spiritual resources if we do not invest them.

**The result of God’s audit is that we will find ourselves in one of three categories:**

**The faithful will receive appropriate rewards.** This we have already seen in regard to the first two servants. And it is what every faithful servant of Christ will experience—sometimes in this life, for certain in the next.

**The unfaithful will experience loss.** The toughest question in this parable is whether or not the third servant is a believer. He’s obviously unfaithful, but is he an unfaithful believer or an unfaithful unbeliever? Some argue that since he did not really know and understand the character of the master and since he is referred to as “you wicked servant!”, he is probably an unbeliever. On the other hand, there are those who point out that the only judgment laid on him is the loss of his resources and the enemies who are destroyed in verse 27 are clearly distinguished from him.

I personally think this third servant is like the one who builds God’s church with wood, hay, and stubble in 1 Cor. 3, rather than with gold, silver, and precious stones? Here’s what the text says about that man: “He will suffer loss; he himself will be saved, but only as one escaping through the flames.” Probably we don’t have enough information to make a final determination, but I am tempted to think that this third servant is an unfaithful believer rather than an unfaithful unbeliever. Either way, his final state represents a terrible waste.

**The wicked will suffer terrible punishment.** The last verse of our text says, “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.” The wrath and judgment of God are very unpopular subjects today. Several years ago I attended a Free Church pastor’s conference in which our sole purpose was to discuss the question of “The Destiny of the Unevangelized.” The question was, “Will people who have never heard the Gospel and therefore have never received Christ as Savior go to hell, or will God save them anyway because He is so gracious and merciful?”

Historically the church has stood firm on the exclusivity of Christ as the way of salvation. Two passages were deemed sufficient, though many others supported those two. In John 14:6 Jesus said, “I am the way, the truth, and the life; no man comes to the Father except through me.” And in Acts 4:12 the Apostle Peter preached these words: “Salvation is found in no one else, for there is *no other name* under heaven given to men by which we must be saved.” Thus says the Scripture, but you would be amazed at the contortions some religious scholars will go through today to make these passages say something else. “It’s just not fair,” is the battle cry that is being sounded far and wide. The liberals threw out hell a long time ago, and now the evangelicals are searching for ways to make hell less, well hell-like.

I don’t like hell anymore than the next guy. But I simply don’t see how one can let the Scriptures speak for themselves and still deny the wrath of God or the punishment He has promised to those who refuse the Kingship of His Son, Jesus Christ.

One final observation. If I really believe that the wicked will suffer eternal punishment, is it not incumbent upon me to share the Gospel with the lost? God said, “I take no pleasure in the death of the wicked.” Nor should we. There should never be the hint of delight that the wicked are getting their just desserts. There should only be painful sadness that a soul has been lost, and a burning in our heart to share the Good News that Jesus died so that soul may live.

**Conclusion:** While Eric Hulstrand of Binford, North Dakota, was preaching one Sunday, an elderly woman, Mary, lost consciousness and struck her head on the end of the pew. Immediately, someone called an ambulance and an EMT in the congregation began to attend to her. As they strapped her to a stretcher and got ready to head out the door, Mary regained consciousness. She motioned for her daughter to come near. Everyone thought she was summoning her strength to convey what would be her final words. The daughter leaned over until her ear was at her mother’s mouth. She whispered, “My offering is in my purse.” She had come to make an investment and she didn’t want to miss the opportunity.

God has given to every person in this room certain talents, gifts, and resources. The issue before us in this parable is simply this: “What are we doing with those resources?” Will we hoard them? Will we hide them? Will we spend them just on ourselves? Or, will we invest them as the Father desires?

The experts will all tell you that the best time to establish an investment strategy is when you’re young, when the power of compound interest can still work for you, but they will also tell you that it’s never too late to start. That is true in the spiritual realm as well.