

# How Will You Invest?



## **Rollstone Congregational Church**

**United Church of Christ**

199 Main Street, Fitchburg, MA

Pastor: Rev. David B. Hanks 978-821-9571

Moderator: Paul Stansel 978-337-1608

Church Organist and Musician: Gavin Klein

# *Twenty-Fourth Sunday after Pentecost*

## **November 15, 2020**

**Prelude:**

**Chorale**

**Alexander Guilmant**

### **Let Us Rejoice as We Worship:**

A new day to treasure,  
Another chance to be healed.  
Though we have known problems,  
God will see us through.  
Though we have been down,  
God will lift us up.  
Though we have been surrounded by doubts,  
God will restore our faith.  
This is a new day,  
To love one another,  
To be made whole,  
To sing praise to God.

### **Opening Hymn: “Lead On, O King Eternal”**

Lead on, O King eternal, the day of march has come;  
henceforth in fields of conquest your tents will be our home.  
Through days of preparation your grace has made us strong;  
and now, O King eternal, we lift our battle song.

Lead on, O King eternal, till sin's fierce war shall cease,  
and holiness shall whisper the sweet amen of peace.  
For not with swords' loud clashing or roll of stirring drums  
with deeds of love and mercy the heavenly kingdom comes.

Lead on, O King eternal; we follow, not with fears,  
for gladness breaks like morning where'er your face appears.  
Your cross is lifted o'er us, we journey in its light;  
the crown awaits the conquest; lead on, O God of might.

### **A Time of Prayer:**

Persistent and loving God, you are forever seeking for your will to be done on Earth. You yearn for all creation to live in harmony. Forgive us for growing weary of the struggle for peace and justice, and for courting despair. Loosen our need to see the full results and to feel hopeful. Sustain us with an abundance of friends and a measure of faith. Give us the willingness to do the loving thing and to be faithful in the small acts of caring.

God of the hidden seed and the promised resurrection, work your surprising and amazing grace in our lives and in our broken world. Amen.

14 ‘For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; 15to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. 16The one who had received the five talents went off at once and traded with them, and made five more talents. 17In the same way, the one who had the two talents made two more talents. 18But the one who had received the one talent went off and dug a hole in the ground and hid his master’s money. 19After a long time the master of those slaves came and settled accounts with them. 20Then the one who had received the five talents came forward, bringing five more talents, saying, “Master, you handed over to me five talents; see, I have made five more talents.” 21His master said to him, “Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.” 22And the one with the two talents also came forward, saying, “Master, you handed over to me two talents; see, I have made two more talents.” 23His master said to him, “Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.” 24Then the one who had received the one talent also came forward, saying, “Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed; 25so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.” 26But his master replied, “You wicked and lazy slave! You knew, did you, that I reap where I did not sow, and gather where I did not scatter? 27Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. 28So take the talent from him, and give it to the one with the ten talents. 29For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away. 30As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.”

**Musical Interlude:****Gott der Vater wohn uns Bei****Samuel Scheidt****The Message:****“A Story of Stewardship Strategies”**

According to documents filed in the United States District Court in the Eastern District of Pennsylvania, Michael Donnelly, a former financial advisor, lied to 13 of his clients — all but one over age 60 — and stole almost \$2 million from them.

One couple, identified in court documents as Victim A and Victim B, were 81 and 83 years old. This couple was told by Donnelly, as were the others, that he would invest in financial products on their behalf. He provided updates that assured them that the investments were doing well. But instead, Donnelly diverted the funds to his personal accounts, and spent the money on cars, private schools for his children and golf memberships.

The scheme fell apart, and soon the Securities Exchange Commission (SEC) filed charges in the federal district court of Philadelphia. The U.S. Attorney’s Office for the Eastern District of Pennsylvania filed separate criminal charges against him as well.

Victims A and B had been Donnelly’s clients since 2003. So in 2008, it was not

unusual that they should seek his advice as to how to invest money from two CDs that were about to mature. Donnelly advised them to give his company the funds to reinvest, saying that their investment would have a yield of 5.5 percent and that they could withdraw their money at any time.

So the clients began writing checks and by 2010, they'd given Donnelly \$800,000! They'd never see that money again! A couple in their 80s and almost a million dollars gone!

In 2016, Donnelly was sentenced to 99 months and post-prison supervision, and ordered to pay restitution, to never be involved with securities and never act as a financial advisor again.

Of course, Donnelly is not the only weasel who's bilked people out of their life savings. How can we forget Bernie Madoff? He is the "confessed operator of the largest Ponzi scheme in world history, and the largest financial fraud in U.S. history" — \$64.8 billion from the accounts of 4,800 clients.

And then there's Aequitas Management, scamming investors of \$350 million-plus; Robert Lunn ... \$20 million; Charles Banks ... \$20 million; Ash Narayan ... \$33 million, and others.

In today's gospel reading, Jesus tells a story about a man with some money. He turns this money over to three financial advisors. In the story, they're servants. But when we hire a financial advisor, they work for us, right? They are our servants, as it were.

So the client, the "master," gives three people an opportunity to make him some money — to get the best possible yield. And, of course, the client is going to be very happy with the one who gets him the most money.

What happens? To restate the parable briefly: The businessman had eight "talents" to invest — let's just say \$800,000. So he turns to his first advisor and gives him \$500,000. The second financial advisor is given \$200,000 and the third is given \$100,000. This distribution, the Bible says, is in line with their abilities, in the opinion of the client, called the "master" in the text.

Thus, the client diversifies his portfolio by taking his \$800,000 and dispersing it to three financial gurus. He has a good feeling about the first guy and gives him the most (\$500,000), and smaller amounts to the remaining two financial experts. He's confident that when he returns from a long trip, one or all of his investment bankers will produce a healthy return for him.

It was a good strategy. When he left, his portfolio was worth \$800,000, and when he returned, its value had shot up to \$1.5 million! The first fellow got into "trading" and doubled his client's investment, and the second did the same with his \$200,000. The third banker, being no genius, was so risk-adverse that he simply held his client's money in escrow (a hole in the ground) and returned the principal. Nothing ventured, nothing gained. It was a wash.

The client was not happy with the third guy and fired him on the spot, calling him "worthless," and probably a few other names that don't translate from the Aramaic. The authorities were called in, and the fellow was thrown "into the outer darkness, where there will be weeping and gnashing of teeth" (v. 30).

So what if you were Jesus' investment advisor?

We are, you know. We are stewards of what the Lord has given us. We have a responsibility to use what God has given us in a way that increases the principal.

This is especially important in light of the urgency of the times in which we live. The master of the text is taking a trip. This is crucial information. And Jesus knew that he likewise was going on a trip, and that someday God the Father would send him back and there'd be a settling of accounts. This is why in the story, the first two

advisors (“servants”) traded their client’s “talents” immediately. They didn’t want to be caught empty-handed when the master returned — which could be at any time. Their wisdom was richly rewarded.

This is a reminder that Matthew is writing many years after Jesus was crucified, raised in glory and ascended to God the Father. The Christian community is getting restless while waiting for his return. This parable recalls Jesus’ own words: “Watch.” “Be ready.”

What, then, do the components of this parable represent?

The master = Jesus

The journey = Jesus’ ascension (his leaving)

The servants = Christians awaiting the second coming

The talents = Blessings (money, brains, skills, etc.) God has given us to use for his glory

The master’s return = The Second Coming

The master’s assessment = The final judgment

### **Observations**

From this story, a few highlights leap out:

First, obviously, the Lord has given us something to invest. Every one of the disciples understood this. Jesus had given them something. As soon as the Holy Spirit came, he said, they would have all they needed to work on increasing the client’s investment. Jesus would soon say to them, “I am sending upon you what my Father promised; so stay here in the city until you have been clothed with power from on high” (Luke 24:49).

It might be easy to ignore or disregard the idea that God has given us anything to invest for the sake of the kingdom. The “aw-shucks” persona might look good to the rest of us, but God is not buying it. Although the word “talent” in biblical times definitely meant a unit of money, today we must push the interpretation of “talents” beyond mere financial considerations.

If we are followers of Jesus, if we are vessels of the Holy Spirit of God, we have some form of investment currency or value — given by God — to trade, buy, barter, enhance, use, grow, develop and increase for the glory of God.

We’re Jesus’ investment bankers. We have been given some “talents” to play with. And, remember that the master of the story didn’t give his financial advisors the same amounts of cash. He distributed his portfolio on his assessment of their abilities. And so it is with us. We will not all be given the same amount, the same blessings, the same skills, the same strengths, the same brain power, the same social skills. But, we have something, and that’s what matters.

Second, another issue that becomes clear in this story is that the client expects a healthy return. He fully expects that on his return he will discover that his three investors have made him a pile of cash, and, of course, he intends to reward them appropriately.

We cannot fall into the error of thinking that God is not interested in how we are spending the blessings given to us. It is disappointing when talent, blessings, brains and resources are squandered and under-utilized. God expects a return on His investment.

Third, the last observation is that the investment and the ROI (return on investment) is solely for the benefit of the client. The master of this story entrusted his three financial advisors with cash. They were not to use this money to send their kids to private school, buy a yacht for cruising on the Mediterranean or for

memberships at the country club. These funds were to be used for his benefit only.

Often, we forget that our purpose on earth is not just to take up space, or fill our barns with grain or line our pockets with cash for our own use and personal glory. Rather, the Bible says that we should:

Take time to worship with others (Colossians 3:15; Hebrews 10:24-25; Acts 2:42; Ephesians 5:19)

Love our neighbors (in other words, to invest in people; Matthew 22:36-40)

Focus on our spiritual gifts (1 Corinthians 12)

Be kind and helpful (Galatians 6:1-16, et al.)

Demonstrate hospitality (Hebrews 13:2)

These are just some opportunities we have to bring to God a “return on investment.” We have each been given unique talents to use while we await for the Master to return. Our responsibilities are to responsibly take risks and develop strategies for the growth of the kingdom while the Master is away.

### **The investment strategy**

The text tells us that the master’s three advisors, as we’re calling them, used two strategies. The first two fellows adopted the same approach. The third went a different way.

The first two got an astounding 100 percent return. They doubled the master’s investment. The third fellow was not as successful. He didn’t lose any of his client’s money, but he didn’t make any either, and he was fired immediately upon the master’s return. He was tossed in jail, and they threw away the key.

The first two advisors “went off” and “traded.” The third fellow “went off” and “dug a hole in the ground.”

Why? Why did the first two do what they did, and the third do what he did? What is the psychology here?

There’s a suggestion in the conversation between the master and the third “investment banker.” This third fellow, frankly, was afraid of the client. He looked at his master as someone who might be angry if he lost all the master’s money. “Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed; so I was afraid” (vv. 24-25).

The other two fellows didn’t have the same image of the master. They were quite pleased to be able to serve him. It is possible that they even loved the master. And love will motivate us far more than fear.

In any case, we’ve been given one thing to do: increase God’s portfolio, to grow the kingdom. We can hone our skills, put our resources to good use, and see every day as an opportunity to serve the Lord.

Or, we can live for ourselves. We can put all the blessings that God has given us on a shelf as being not relevant for our own purposes. We can refuse to risk kindness, hospitality and loving others and instead let it be all about ourselves.

We can live in a theocentric world, or an egocentric one.

We can trade or be afraid.

We can display God’s investment, or we can bury it in a hole.

We can risk or we can run.

But someday, God will ask us what we have done. What, then, shall we say?



## **Musical Interlude:**

## **Breathe on Me, Breath of God**

**A Time of Prayer** – *let us remember all of our brothers and sisters on the prayer list, especially those who are having a difficult time during this period of social distancing. Please share your prayer concerns so that they may be added to the prayer list by emailing your concern to Pastor Dave at dbhanks92@comcast.net or by calling him direct at 978-821-9571. He is available every evening and on weekends. During this time we suggest that you create a prayer partner with whom you can pair up until we are able to worship together at the church.*

Lord God, we give you thanks for all your gifts to us — for daily food, for health, for each breath we take, for freedom to choose, and for the gifts of your word, your power and your love. Our hearts are truly overwhelmed, O God, when we consider how you have entrusted so much to us. May we be worthy of that trust. May we be a people who are unafraid to live as fully and as richly as you want us to live.

Help us, O God, as followers of Jesus, to multiply all that you have given us, to risk spreading your word and perhaps see it misunderstood, to gamble by loving those whom others think worthy only of hate, to take chances by doing good to those who have not done good to us. Help us be faith-filled and desire to increase your glory and your goodness in this world. Make us people who share in both word and deed that which you have given to us.

We pray for the church gathered today, both here and around the world, that it may encourage all of its members to discover, develop and use all their gifts, those of nature and those of grace.

We pray for those who are poor in body or in spirit, for those oppressed and heavy laden, for those sick or in despair, especially each person on our prayer list and those whose names we hold in our hearts. Minister by your Spirit and by us, to all those for whom we have prayed, and help us walk faithfully in the path of our Lord Jesus Christ.

And now let us pray together those words which Jesus taught in saying, .....  
“Our Father, who art in heaven, hallowed be thy name; thy kingdom come, thy will be done, on earth as it is in heaven. Give us this day our daily bread; and forgive us our debts, as we forgive our debtors; and lead us not into temptation, but deliver us from evil. For thine is the kingdom and the power and the glory, forever. Amen.”

## **Closing Hymn:**

## **“Take Up Thy Cross”**

“Take up your cross,” the Savior said,  
“if you would my disciple be;  
take up your cross with willing heart,  
and humbly follow after me.”

Take up your cross; let not its weight  
fill your weak spirit with alarm;  
Christ’s strength shall bear your spirit up  
and brace your heart and nerve your arm.

Take up your cross, heed not the shame,  
and let your foolish heart be still;

the Lord for you accepted death  
upon a cross, on Calv'ry's hill.

Take up your cross, then, in Christ's strength,  
and calmly ev'ry danger brave:  
it guides you to abundant life  
and leads to vict'ry o'er the grave.

### **Benediction:**

Pardoned by God's abounding grace, empowered by God's constant love and protected by God's peace, let us go forth to serve God and others, always humbly aware of our own shortcomings, but always encouraged by the faithful and loving presence of God in Christ Jesus, to whom be glory and power, now and forever. Amen.

### **Postlude:**

### **Fugue in G Minor**

**J. S. Bach**

---

### **PRAYER LIST**

Amy Belli	Lorraine Michaud
Carolyn Barney	Audrey Painchaud
Jack Brigham	Maria Piazza
Becky Colwell	Emma Pollice
David Dufour	Melanie Pouliot
Diana Escarbie	Jackie Reiss
Cathy Fontaine	Martha Quinn
Chuck Funk	Del Sampson
Bob and Pat Goguen	Elwin Shepard
Jerilyn Hoffman	Ron Smith
Linda Hurd	Arlene Sirois
Mary Jackson	Diane Staples
Tom Kazanjian	Carole Ann Sumner and Henry
Sarah Kee	Donna Thorne
Bob and Doris Lane	Daniel Tousignant
Diane Lane Cormier	Marilyn Wales
Linda Long	Mary Wayman

All who are experiencing difficult times and situations

All who are lonely or depressed

All who are personally dealing with the affects of the COVID-19 Virus

All medical personnel – doctors, nurses, testing staff, first responders

Our Church and all of its members and friends

All members of our armed forces who have committed themselves  
to the protection of liberty