

BUY ONE, GET ONE

My wife Linda is a very thrifty shopper. She still clips coupons, though there are fewer of them these days, and usually waits for a sale before making a purchase. She doesn't just shop clearance racks; she waits until stores mark down those racks by fifty percent.

Her favorite type of bargain, though, is a BOGO—you know, buy one, get one free. When the supermarket offers a BOGO on her favorite cereal, or the coffee we drink, she makes sure she stocks up. It's not unusual for our pantry to have nine or ten bags of coffee—and the freezer is full of BOGOS. Chicken thighs? Two for one—got 'em! Frozen pizzas—never just one—just wait for the next BOGO. I'm not complaining, our grocery budget goes much further than it would otherwise. But occasionally I'd just love for her to splurge on my favorite yogurt!

At first glance, it might appear that our story from Matthew is a variation on Buy One, Get One. Instead of buying, though, its about investing. Invest five, or two or one, get five, or two or one. And in some ways, it is. I have preached on this passage or its parallels in Mark and Matthew, many times over the years. Most often right around this time of year as part of the annual stewardship campaign. The standard take on it has usually suggested that we need to imitate the first two of the three stewards, and use the gifts we have been granted wisely and well, which of course means giving some of them to the work of the church.

Now, I'm not about to say that's an unreasonable interpretation. Nor am I going to suggest that's not a good application. I do think you and I are called to be good stewards. And beyond that I think part of being a good steward is using our resources to support the life and work of the church. But in examining this passage yet another time, I have come to believe that its central message is not so much about stewardship per se as it is about the impact of fear on decision-making.

Let's take a look.

A wealthy CEO is setting out on a trip. No doubt a business trip. And while he is gone, he wants his three most trusted managers to handle his assets. The best of the lot is given five talents, not meaning singing, dancing, painting, sculpting and playing the piano, but meaning five bars of silver each worth fifteen years wages for a common worker. To the second he entrusts two talents, and to the least experienced of his managers, he hands over one talent. Then he catches the red-eye for an early morning meeting on the other coast.

The first manager opens his laptop and begins to engage in some day trading, and before you know it his investments in shares of Apple, Zoom and Facebook payoff, and he doubles his holdings. The second manager goes down to the local brokerage and has a trader there invest the two talents in some mutual funds. And soon enough he too has doubled their worth. The third manager though is stymied. Maybe he should buy some U.S. Savings bonds, he thinks. But no, those take years to pay off. Maybe a CD—but no, interest rates are too

low. He could put it in a money market account--but what if the bank goes belly-up? What if he lost the whole wad? Then his boss would be furious. And who knows what would happen then! He might lose his job! Lose his pension! Never work again! I better just put it in a safe deposit box, he thinks to himself. Then I can give it back to him just like he gave it to me.

Soon enough the boss returns. It's been a good trip. He's bought up a couple of commercial properties that are bound to increase in value if the proposed stadium is approved by the City Council. No guarantees, but it looks promising. He's even had a couple of martinis on the flight home. He's feeling good--looking forward to hearing how his managers made out. So, when his limo driver drops him off at his estate, he immediately calls in the three for a report.

The first fellow tells him all about his efforts as a day trader, and the master is impressed. "You took some real risks there," he says, "but they paid off! Here's another five talents, let's see how you make out with them."

Then the second man comes into the home office and shows the boss the monthly statements from the brokerage. "You doubled the worth of the talents! Nice work! Here's a couple more--see what you can do."

Finally, the last man shows up. He's a bit late, and apologizes profusely as he comes through the door. "I thought your flight was returning later tonight." The boss shakes his head. "No, it was right on time--so how'd you make out?" The man begins to stammer. He hems and haws. "Well," he says, "I was really worried I'd make a stupid mistake and blow the whole wad. I really didn't want to risk your being upset with me about it, so I decided to just hold onto it until you got back. I tucked it out of harm's way in my safe deposit box, but here it is. Just like you left it."

"What?" says the master. "You didn't even put it in a T-bill? Rates are low, but I could have at least kept pace with inflation!" Then turning to his personal secretary, he says, "Here, take this talent and give it to the first guy with the five. He'll know what to do with it. As for you," he says as he turns back to the manager who'd gotten just one talent, "You're fired! Clean out your desk and get the heck out of here!" And his worst fear came to be.

There are, of course, a number of ways to understand this parable. But what jumps out at me is the fact that each of the managers has to make a decision. A big decision. How am I going to use the talents I've been told to care for by the boss?

The third man, is so frightened by the prospect of losing the monies, losing his job, losing his pension and reputation, that he is stymied. "I know you are a harsh man . . ." he tells the CEO, "so I was afraid, and I went and hid your talent . . ." (24-25) He makes a fear-based decision. The first two confront their fear, weigh out the possibilities, think through the issues, and then take action in the face of their fears. But the third man reacts to his fear. He allows it to get the better of him.

The first two take some risks. Sure, one never knows how the market's going to do. Sure, a broker can steer you wrong. They could lose it all, but then again, they could make a real profit. Over the years they have observed their boss, they've seen the way he takes big risks. And they understand he knows you have to spend money to make money. So, they took the plunge. Were they worried? Maybe even a bit frightened? Probably, but, hey, that's business.

Psychologist Henry Cloud speaks about a businessman he knows who says "if he is not totally frightened at some point in every day, he is not stretching himself far enough." (*Boundaries*, 287) "If you are afraid," Cloud writes, "you [may just be] on the right road . . ." Fear didn't hold the first two back, it didn't determine their actions. It was a warning, but not the deciding factor.

One anonymous writer puts it this way, "[F]ear in and of itself is neither good nor bad. It's not a sign of weakness or cowardice . . . It's just a signal that some decision or action is needed . . ." (*Hope for Today*, 58)

As individuals we all face frightening realities. It is just part of what it means to be human. It may be that we are frightened of contracting Covid19. It maybe we are afraid of losing a job, or running out of money. We may be frightened by the prospect of rampant civil unrest or police violence or something intensely personal. Losing the love of a son or daughter. A pending divorce. Failing a test. And the list goes on. Fear is real, but it serves to remind us something needs to change and that we need to take considered action if we are going to change it. A knee-jerk reaction will only compound the difficulties. But a well thought out, reasoned, considered action may turn the tide.

And what's true for individuals can be true for organizations as well. Especially not-for-profit organizations like the church. Writing in a Stanford University publication, Steve Scheier notes, "Most non-profits live close to the edge, with the inherent fear that failure is just around the corner." Such organizations also tend to have a great fear of conflict. Fear of failure. Fear of conflict. Both are understandable. Monies are often tight for non-profit groups. Good work depends on volunteers willing to work together. And conflict can undermine all efforts. But generally speaking, decisions made on the basis of such fears, fear-based decisions if you will, do more harm than good. So, what is an organization to do? Talk about it! Talk about the fears, talk about the decision-making process in the organization, talk about who has the power to make decisions. "Talking about power and decision-making within an organization," Scheier writes, "can go a long way toward diffusing fears." ("Overcoming the Fear Factor in Nonprofit Decision making")

These are challenging times. Challenging times for each one of us as individuals, and all of us collectively as an organization. It is more important than ever that we be willing to speak openly about our fears, but also about how we might resolve them. Certainly, the recently undertaken survey, with its significant response rate, is a good opening. And in the weeks

and months ahead, the leadership of this congregation plans on continuing the dialogue. In these Covid impacted times we need to keep talking!

As I was putting the finishing touches up on this sermon, I stopped for a few moments to open my mail. One of the items was an offer from a magazine I subscribe to. Yes, it was a BOGO. Renew my subscription and give one for free to someone else. And maybe I'll take them up on the offer. It would make the perfect gift for a friend of mine. But we can't just wait around for a BOGO to take care of our concerns! We mustn't let fear impede our willingness to pray, to think, to plan, to act. In that order. To pray, to think to plan, to act.

Friends, as a congregation, we have been given so much, so many talents, so many gifts, and how we choose to use them will indeed determine our future. Will we need to take risks? Most certainly. Will we need to trust one another as the process works itself out? Of course. But together we can do it. So long as we remember this: we are not just another nonprofit organization. We are the church of Jesus Christ. We are men and women, girls and boys, who have banded together to share the journey. Not by ourselves, but in the company of a God who loves and blesses us each and every day.

Amen

John H. Danner