

# Money: A Risky Business

"Un\$trapped" Series- Part 01

**Connect:** If you had an extra \$100,000 to invest in the stock market for the next five years, whose stock would you purchase and which stock would you avoid? Why?

**Hook:** We live in a world that is filled with risks. Consider for a moment our current economic and social climate. Will I catch the flu today if I leave my house? Will I have a paycheck at the end of the week if I work for the government? Will a nuclear bomb explode in my country? Is my job safe from layoffs? And the list can go on and on and on and the common opinion is that we do not like to take risks.

Today, we have companies that excel in making risk assessments and in managing risks. It has been determined that there are basically 4 ways that we manage risks:

1. Accept the risk. There is nothing one can do about the risk so it is accepted and tolerated. EXAMPLE: You play football knowing the risk of possible injuries.

2. Control the risk. Put things into place that will lessen the risk. A fire sprinkler system is an example.

3. Avoid the risk. Do what it takes to eliminate the risk all together. For a long time, my wife would not get on a plane.

4. Transfer the risk. Let somebody else pay the cost associated with the risk. An insurance policy is a common example.

In our Bible text, Jesus tells the parable of men who were given certain assets and what risks they were willing to take to invest those assets for greater good. Lets read the story and glean from it lessons for our own lives of investment.

## **Book: Matthew 25:14-30**

Mat 25:14 "Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.

Mat 25:15 He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip.

Mat 25:16 "The servant who received the five bags of silver began to invest the money and earned five more.

Mat 25:17 The servant with two bags of silver also went to work and earned two more.

Mat 25:18 But the servant who received the one bag of silver dug a hole in the ground and hid the master's money.

Mat 25:19 "After a long time their master returned from his trip and called them to give an account of how they had used his money.

Mat 25:20 The servant to whom he had entrusted the five bags of silver came forward with five more and said, 'Master, you gave me five bags of silver to invest, and I have earned five more.'

Mat 25:21 "The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

Mat 25:22 "The servant who had received the two bags of silver came forward and said, 'Master, you gave me two bags of silver to invest, and I have earned two more.'

Mat 25:23 "The master said, 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'

Mat 25:24 "Then the servant with the one bag of silver came and said, 'Master, I knew you were a harsh man, harvesting crops you didn't plant and gathering crops you didn't cultivate.

Mat 25:25 I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.'

Mat 25:26 "But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I didn't cultivate,

Mat 25:27 why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'

Mat 25:28 "Then he ordered, 'Take the money from this servant, and give it to the one with the ten bags of silver.

Mat 25:29 To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.

Mat 25:30 Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.'

**Look:**

1. How were the four ways of managing risk (Accept, Control, Avoid, and Transfer) used by the characters in this parable?
2. What reasons did the man possibly have for not investing his silver? Can you defend his reasoning?
3. The silver represented God's provisions (gifts) to the men. In what other ways are we given resources and gifts that can be invested?
4. How was it determined which or how much of a gift each man would receive? How does this truth apply to your life?
5. Why was the very "prudent" servant described as being "wicked and lazy"?
6. What in your life is God asking you to risk, and what has been your life experience to make you know He can be trusted in it?