Sermon
25th Sunday After Pentecost
Light Lutheran Church – Allen's Creek & Bethel
November 15th, 2026

Matt 25:14-30 – "Called to be 'Safe as Houses' or 'Risky-As'?"

Introduction

Grace, mercy and peace to you from God our Father and our Lord Jesus Christ. Amen.

Have you ever played the board game Risk?

It's a game of world domination. You gather armies, occupy territories, build your strength and try to outmanoeuvre everyone else. Winning requires strategy, courage, timing and knowing when to take a calculated risk.

You can't simply sit in your own territory, build a big wall around yourself and hope everyone else goes away. If you spend the entire game defending what you've got, eventually someone else will take it.

Playing it safe might feel comfortable, but it rarely wins the game.

Which brings us to an interesting question this morning: **Are we called to be safe as houses, or risky-as, when it comes to God's kingdom?**

Jesus tells us a story about a master who goes away on a journey. Before leaving, he entrusts his property to three servants. One receives five bags of gold, another two, and the third one.

Now, don't underestimate the amount of money Jesus is talking about. A talent was an enormous sum, commonly reckoned at around fifteen years of wages for an ordinary day labourer. Even the servant who received one talent had received a fortune!

The first two servants get to work. They trade with the money and double what their master entrusted to them. The third servant, however, digs a hole and buries his money.

Why? Because he's afraid.

When the master returns, the first two servants present their profits. The master welcomes both with the same words:

'Well done, good and faithful servant!'

Notice that the servant with two talents receives exactly the same commendation as the servant with five. The master doesn't measure faithfulness by the size of the result. He recognises their willingness to put what he entrusted to them to work.

The third servant has nothing to show. He simply returns what he received.

Now, here's where things get interesting.

What sort of master are we dealing with?

The third servant describes him as a hard man, someone who reaps where he hasn't sown and gathers where he hasn't scattered seed. He's frightened of getting things wrong, losing the money and facing punishment.

Yet the first two servants seem to understand their master very differently. They trust him enough to take action. They see his generosity as an opportunity rather than a threat.

The master has given them considerable wealth, but he hasn't provided a detailed instruction manual. He doesn't tell them precisely where to invest, what to buy or when to sell. He entrusts them with his property and expects them to use their initiative.

Their faithfulness involves making decisions, accepting responsibility and taking risks.

That's rather different from simply sitting around waiting for instructions.

Think again about the game Risk. You need to manage your resources, recognise opportunities and sometimes venture beyond familiar territory. You can't win by simply protecting your existing borders.

The same principle applies to the church, although we're certainly not trying to conquer the world with armies!

We're living through some challenging economic times. Fuel prices have been climbing, mortgage interest rates are putting pressure on households, and the supermarket checkout seems to cost more every week.

Politicians argue about who's responsible, while ordinary Australians wonder how much more they'll have to pay.

The conflict between the United States and Iran has also shaken confidence in global markets. Investors have watched oil prices and financial markets swing as they try to work out what might happen next. Even encouraging news about negotiations can quickly change market sentiment.

People naturally become cautious. They hold onto what they have, avoid unnecessary risks and wait for things to settle down.

There's nothing wrong with being financially responsible. But Jesus is talking about something much bigger than our bank accounts.

He's talking about what happens when God entrusts his kingdom to his people.

The master in this parable represents Christ. The servants represent those who belong to him. The money entrusted to them points us towards the gifts, opportunities and responsibilities God gives his people.

For us, that means the Gospel itself.

God hasn't given us the good news of Jesus Christ so we can bury it somewhere safe, keep it to ourselves and hope nobody disturbs us.

He gives us the Gospel so we can put it to work.

Through Jesus' death and resurrection, God has given us forgiveness, life and salvation. Through Baptism, his Word and Holy Communion, he continually gives us the gifts of his grace. The Holy Spirit works through these gifts to create and strengthen faith.

We don't earn God's approval by taking risks. We already have his love through Christ. Our response grows out of that gift.

Yet that gift comes with responsibility.

Being a good and faithful servant doesn't simply mean knowing our theology, getting everything doctrinally correct or faithfully turning up to church each Sunday. Those things matter, but they don't exhaust what Jesus means.

Faithfulness means allowing the Gospel to shape what we do with the time, abilities and opportunities God gives us.

It means taking the initiative rather than waiting for someone else to do something.

It means being prepared to step outside our comfortable boundaries and share the love of Christ with others.

It means recognising that the church doesn't exist simply to preserve its buildings, traditions, familiar worship patterns or comfortable little corners of the world.

The church exists to share Christ with the world.

Now, I know that many of us belong to congregations with a long history. We've worked hard, supported our churches, maintained our

buildings and kept worship going through good times and difficult times.

There's much to give thanks for but we must never confuse preserving what we have with fulfilling what Christ calls us to do.

We have new families joining us at our preaching points. That's encouraging. What a wonderful opportunity! How do we welcome them? How do we help them grow in faith? How do we make sure they discover not simply a friendly congregation but the saving love of Jesus?

We cannot simply expect them to fit into everything we've always done. We need to be willing to listen, encourage, reach out and sometimes change the way we do things.

Our Australian culture has become increasingly indifferent to the Gospel. Many people simply don't see any need for God, church or Christianity.

Perhaps we sometimes feel that we're too old, too small or too few to make much difference.

Perhaps we think we've done our bit.

Perhaps we worry about what might happen if we try something different and it doesn't work.

But remember the third servant. He buried his talent because he was afraid.

Fear can do the same thing to a congregation. We can become so concerned about protecting what we have that we stop looking for opportunities to share what God has given us.

What does being a good and faithful servant look like while we're waiting?

Some of us are waiting for fuel prices and the cost of living to come down. Some are waiting for wars to end and peace to return. Others are waiting for children and grandchildren to rediscover their Christian faith.

We all have things we wish would change.

But Christ doesn't ask us to put our faith on hold until everything improves.

While we wait, we can pray for those who have wandered from the faith. We can speak about Jesus without embarrassment. We can invite someone to worship. We can welcome a new family. We can encourage a neighbour who struggles. We can share the forgiveness we've received with someone who desperately needs it.

These might seem like small things, but they're opportunities to put the Gospel to work.

We don't know when our Master will return. Jesus makes that clear. But we do know what he has entrusted to us, and we know his promises.

There's one final thing we need to remember.

The master doesn't call his servants to work because he is poor and needs their money. He is already wealthy. He gives them the opportunity to participate in his business.

Likewise, Christ doesn't need us to build his kingdom. He is the King. His victory is already secure through his cross and resurrection.

He invites us to participate in his work of bringing forgiveness, hope and life to the world.

So, brothers and sisters, let's not spend our remaining years simply protecting our little patches of territory. Let's not bury the Gospel under fear, tradition or the excuse that we're getting too old.

Let's be bold. Let's take the opportunities God gives us. Let's welcome those who come among us. Let's reach beyond our familiar boundaries and share the good news of Jesus.

We don't have to double our talents. We don't have to compete with one another or measure our success by numbers. We simply need to trust the Master and faithfully use what he has entrusted to us, because one day our Master will return.

May he find us not hiding our gifts in the ground, but actively living out the Gospel, sharing his love and serving our neighbours.

Safe as houses? Or risky-as for the Gospel?

I reckon we know which one Jesus is calling us to be and we can take that risk with confidence, because the Master who entrusted us with his gifts is the same Master who gave his life for us.

In Christ, we already have the greatest treasure of all.

Amen.