

Trust is a precious thing. When it comes to money, think about who you trust. Our family uses an online bank, that is, a bank with no locations you can visit. For some of you, you would have a hard time trusting a bank where you can't go and speak to a teller or banker.

Many of us have thousands of dollars saved up in retirement funds which are various forms of stocks and bonds. We're trusting the companies we're investing in will not go bankrupt tomorrow. In fact, many financial advisors will have a fiduciary duty to their clients which means that they act in the best interests of their clients. In fact, the word fiduciary comes from the Latin word "trust" and is linked closely to the word faith. Perhaps you've heard of the Latin phrase *Sola fide*? Faith alone?

Jesus uses money as an illustration in today's parable. **“For [the kingdom of heaven] will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away.”** A talent was not an insignificant amount. It was worth about twenty years day laborer wages. One man is given 3.5 Million, another 1.4 million, and another a cool three-quarters of a million. These servants were given a fiduciary duty to their master to handle the money well and wisely.

How about you? Did you know you as a Christian are the servants in this parable? The master is trusting you to make the most of what He has given you. You too have a fiduciary duty to your Master. However, this is not a burden. **BECAUSE THE MASTER IS GOOD, WE TRUST HIM WITH EVERYTHING.**

First, **I. The master is good.** In this parable, we see the master is good. He lends generously to the servants so they have a lot of room for success. What would you do if you could invest a million dollars? Whatever your choice, you certainly have more options than someone who could invest one hundred dollars.

Not only that, but the Master handed out money in keeping with each one's ability. We don't know what that exactly looks like, but the guy with the MBA gets more to work with than the guy who only knows how to balance his checkbook.

When the master returns, he is effusive in the praise of the faithful servants. **“His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’”** The master wants the servants to succeed.

In this parable, we understand the master is God. And God is good. The Psalmist writes, **“For the LORD is good; his steadfast love endures forever, and his faithfulness to all generations.”** It's appropriate for us to review what the Lord has done for us in Luther's Explanation to the Creed on page 322 of your hymnals. Luther's explanation to the Creed in the Small Catechism helps explain why our God is good.

I was going to read these verbatim for you, but for the sake of time I want to summarize them. The first article discusses God the Father, and it tells us that everything, I mean everything, we have is a gift of God. Our bodies, our skills, our possessions. Not only that our Heavenly Father keeps us safe, I quote, “All this He does only out of fatherly, divine goodness and mercy, without any merit or worthiness in me.”

The second article shows us the Good God who has skin in the game for you. He sent His only Son, Jesus, perfect God, perfect Man to live a perfect life for you, to die for your sins, and rise again on the third day. He purchased you from the devil, “but with His holy, precious blood and with His innocent suffering and death,” God is good to send you Jesus.

We are called to be faithful servants. We are given a fiduciary responsibility, if you will. But in the third article of the creed we see that through the Holy Spirit, even faith and faithfulness is a gift of our Good God. The Holy Spirit calls us to faith through the means of Word and Sacrament, and invites us to taste and see that indeed, the Lord is Good. This happens through what goes on here and places like it, as we gather around the gifts of God in worship.

Because of who God is, II. We trust Him. We see this beautifully illustrated in the actions of the first two servants. We don’t know what they did to double their money, but they must have worked hard. This faithfulness was borne out of the trust of their master.

Their actions are in stark contrast to the actions of the third servant. **“But he who had received the one talent went and dug in the ground and hid his master’s money.”** We see the servant bare his soul later in the passage: **“He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’”**

If you don’t trust someone, you are cautious, skeptical, and doubtful. This third servant did not trust the Master was good, despite all evidence to the contrary, so from this false belief, sprang faithless actions that ultimately led to the condemnation of this servant. How would you feel if you entrusted a portion of your retirement fund to a financial advisor, and decades later when retirement rolled around, the advisor accused you of being a thief, and gave you back your initial investment? Yeah, he didn’t steal, but the advisor’s inaction could cost you thousands in lost investment.

It's easy to see the third servant in those who are unbelievers. “God’s not fair! Why does the guy next door have more than me?” “God’s Not Great” that’s the title of a book by a famous atheist, Christopher Hitchens. He argues that religion has been harmful to humanity.

But we act like the faithless servant when we say God gets this much of my life, maybe Sunday from 9 to 10, but everything else belongs to me and is mine to use how I choose. We act like the faithless servant when we don't trust that God has a plan for our lives, and we know better. We act like the faithless servant when we resent God for the hand of cards we've been dealt, and look longingly at those with five or two talents.

But the Lord is a Good Master. He protects His investment. He trusted us even before we trusted Him. His fiduciary duty to us makes our fiduciary duty to Him pale in comparison. He keeps on giving us chances to trust Him. He keeps on sending His Holy Spirit who slowly transforms us from con artists into good stewards of the Gifts He gives. We trust Him who is faithful to us.

Therefore III. We trust Him with everything. Our Master is Good and we trust Him. This trust receives many blessings from our Heavenly Father. Of course, these are gifts of redemption, forgiveness, and life eternal. These gifts are indeed the greatest, and have eternal scope. But the Father gives us our daily bread, and that's something for which we can be thankful.

There's a response to this generosity of the Heavenly Father. It is to live out our calling as those who have been entrusted talents. Just like a financial advisor or the servants in our parable, we have a fiduciary duty to do so. What this looks like is giving back a portion of what the Lord has so graciously lent to us toward the work of the Kingdom here in this place.

Those who are members here at this church signed a belief statement one item of which reads, "I shall give to the church willingly (2 Cor. 9:7), liberally (Mal. 3:10) and from a grateful heart to Jesus my Savior (2 Cor. 8:9)." We don't give to a budget, we give to the work of the Lord here in this place, this is part of what it looks like to trust the Lord with everything.

If there was no heaven or hell, no god or afterlife, such giving would be a waste of resources. But there are all of those things and the master is coming back! Our generosity now helps us to prepare ourselves and others spiritually for the return of the master who will give an accounting to every man, woman, and child how they invested the talents He entrusted to them.

It is a matter of trust, and I want to thank you for your faithfulness in being good stewards of what the master has entrusted to you. The refrain throughout our leadership meetings has been a church where the saints have time and time again shown evidence of their generosity and faithfulness. I too want to say that trust is a two way street, and I want to renew my commitment to you that we work hard to make every dollar go as far as it can to advance the Kingdom here in La Crosse.

“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.” We thank God for the greatest gift of all, being called into the joy of our Master, Jesus Christ.