“Waiting for the Master”
Mathew 25:14-30
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One of my favourite comics is Calvin and Hobbes, about a very mischievous, imaginative little boy named Calvin and his best friend and stuffed tiger, Hobbes. If you’ve ever read the comics, you probably remember all the adventures they get up to with the different machines Calvin invents, or all his different characters he pretends to be, but as I get older, some of my favourite comics now are the conversations between Calvin and his dad, who is a very practical, no-nonsense guy and has very little patience for all of the trouble Calvin causes. In one comic, after Calvin has been being particularly irritating, his dad takes him aside and tells him “the average cost of raising a kid to age 18 is one hundred thousand dollars. That’s a lot of money. So the question you should be asking yourself is, ‘is that hundred grand a gift … or a loan?’” And Calvin gets the message, and heads straight for bed.

Now, besides the fact that Calvin’s dad’s math is now thirty years out of date - nowadays, one hundred thousand dollars barely covers diapers - he raises an interesting point. All that money that parents spend raising their children – all the food, all the clothes, all the diapers, all the toys, all the other costs that keep adding up and up, day by day, year by year, is all of that a gift? Or is it a loan? And we would say, of course, it’s a gift, right? – that’s just what parents do. Parents take responsibility for their children’s welfare, regardless of the cost. They do the best they can to see things through, from birth until those children reach an age where they can start to contribute and stand up for themselves. No parent ever keeps careful track of all the money they're spending on their children with the plan to, on the day they move out, hand them an itemized bill with receipts and compounding interest all added up to the penny. That's just not how it works. Other relationships might work that way – financial relationships between co-workers and business partners often need to be carefully and explicitly spelled out in legally binding contracts so that all parties involved know exactly what the nature of every exchange of funds or goods actually is, gift or loan, but we don't do that with our children, we don't draw up a contract for every meal or every dirty diaper. It is assumed that the things we give our children are gifts, not loans, they are given with no strings attached, with no expectation of reimbursement, that's the whole point of raising children. Parents give their children gifts, not loans.

And knowing if something is a gift or a loan makes a huge difference for the person receiving it. If your children actually believed that they were on the hook for all the money you were spending on them, if they knew that as soon as they started their independent lives as adults, they'd be carrying with them a massive load of debt that would take them the rest of their lives to pay off, that would probably make some pretty drastic changes in how they think about money and possessions and what they consider important. After all, we all act differently if we think something is free versus if we think we will have to pay for it someday.

If you're at the store and they're giving out free samples, you might try something that you would never pay good money for. If you're at a wedding with an open bar, you might conduct yourself differently than if you're paying for every drink. You might think something looks like an absolutely worthless hunk of junk, but if you see it at the end of someone's driveway with a sign saying FREE, it's hard to resist the urge to take that thing home. Presbyterians in particular have a reputation for being, let's say, frugal – we know a good deal when we see one, and there's no better deal than free. If it's something that you are going to have to pay for at some point, then it is natural to be much more careful, much more cautious, to add up the cost and check the balances and make sure that something is worth the risk, worth what you will pay for it. But if something is free? If it's a gift?

Then we're willing to take chances, to take some risks, we are much more free and calm and relaxed about what we have, because we know that someone else is footing the bill. Knowing that something is free lifts all the burden and stress and worry off of your shoulders, but if you find out that it's a loan, that you have to pay it back, then all the stress and worry comes right back down on top of you, you stop feeling free, you start looking over your shoulder and trying to figure out how to pay off your debt and break even again. Every time someone gives you something, you need to know the answer to that question – is it a gift? Or is it a loan?

So, with all this in mind, take a look at our gospel reading from Matthew chapter 25. A rich man is about to leave on a journey, and he calls in three of his servants and gives them each a huge, huge sum of money – our translation says that he gives them talents, and one talent was equivalent to the amount of money an ordinary working man would make if he worked every day for twenty years. In modern terms, this is like being given millions upon millions of dollars – each of these servants is being handed more money than they have ever laid eyes on in their entire lives. And the question that these three servants must have been asking themselves is: is this money a gift, or a loan? Because honestly, the Bible doesn't say.

We usually assume that this is a loan – that the master is entrusting the servants with his property and asking them to manage it well on his behalf, but that at some point, he's going to be coming back and taking that money back, but the Greek word here is actually not clear – the word can mean entrusted but it can also mean handed over, gave to, committed to. It might be a loan – it might be money that the master is expecting to get back, but it might just as easily be a gift. So that means that each of these three servants have to decide for themselves: is this a gift or a loan?

And the first two servants decide that it's a gift. They take that money, and they act like it's theirs. They take risks with it – they invest it, they put it out there, they use it to try and make more money with it, even though they could lose it all, because they're not afraid of what their master will do to them if they *do* lose it all. But the third servant is convinced that this money isn't a gift. He thinks it's a loan, and he is terrified. He's sure that if he invests that money and loses it, when the master returns and he can't pay back the loan, he'll be ruined, so he takes his millions upon millions of dollars and he buries it all in a pit in the back yard, and he waits for the master to come back and collect on the loan.

And when the master returns, he calls together the three servants and he asks them what they did with the money he gave them. And the first two servants joyfully tell him everything – they've taken the money he gave them, and they risked it all, and they made a fortune – they've doubled the initial money, and the master is delighted. He invites them to come and share all his joy, to share in everything that he has, and you might notice that he never asks for his money back. These two servants were right – the money was a gift, they acted like it was a gift, and they are rewarded. The first two servants decide that the master is the kind of person who would give an incredibly extravagant gift – they decide that that's the kind of person they're working for, that's the kind of person they're waiting for, and so they act like it's true, they act like it's a gift, and when the master returns, they find out he's exactly the person they were expecting, they find out he's just as generous and loving as they had imagined, and they join in the celebration.

And then there's the other guy. He slouches his way into the master's chambers, and he tosses the bag of money onto his master's table, and he says, 'here. Take your money back. Take what belongs to you. I knew that you're a hard man, I knew that if I didn't pay back every cent of this loan you've given me, you'd destroy me, so I hid it. But it's all here, every penny, so take what belongs to you and just let me go.' This guy is so convinced that the money was a loan, that the master is the kind of cruel, heartless taskmaster who would've dragged him through the wringer if he didn't pay back the full amount, that this whole time he's been living in fear, paralyzed by this certainty that the master was coming to get him, coming to punish him, and now he just wants to give the money back and get out of there.

The servant thinks the master is evil, the money is a loan, and he acts like that's true, so he misses out on the blessings and abundance and celebration that the other servants get to enjoy; he's expecting the master to be a harsh man, and he acts as if that's true, and in the end, the master becomes who he was expecting him to be, and the servant ends up on the outside looking in. But that isn't who the master truly is. The money wasn't a loan from a harsh man, it was a gift from an incredibly generous man - the master takes back the third servant's money, but he immediately gives it away again. It was a gift all along, and if the third servant doesn't want it, the master will give it to someone who does, someone who will receive it and enjoy it in the way it was meant to be enjoyed.

As soon as their master gives them the money, all three servants have to make a choice: what kind of master are they waiting for? What exactly it is that they've been given? Are they waiting for a hard man, a tyrant, a man who demands that every cent of the loan you've been given be repaid in full, a miser who carefully counts up all that you have and insists on getting his cut? Or is their master good? Are they waiting for a generous, loving Father, the kind of master who showers his children with good gifts, who has no expectation of ever being repaid, who just wants his children to accept what they've been given and use it and enjoy it to the fullest? The servants have to decide who they are waiting for, and so do we.

We so often get all these bizarre ideas about who God is, about what God wants and expects from us. We have been given so much, we have received this vast abundance of blessings from our Father's hands, so many gifts upon gifts upon gifts, we have been entrusted with everything in all creation, and even when we have taken all those blessings and wasted them, thrown them away on worthless pursuits and selfish schemes, even then, our God still loves us, still forgives us, still pours out compassion and grace upon us through the love of Jesus Christ.

We are so blessed, we have been given so much, and yet we still look over our shoulder, and we wonder, is all this a gift, or is it a loan? Do I need to pay God back? Will God demand that I earn what I've been given? Is God keeping track of every word I say, every thought that crosses my mind, every rotten thing I do and every good thing I fail to do, tallying it all up to blast me if the balance doesn't add up? We start thinking God is some kind of miserly, cruel tyrant, a hard man just looking for an excuse to squash us for falling out of line, and it's just not true. That's not the God we serve. That's not the master we're waiting for.

Our God is a God who pours out love, pours out blessings, pours out abundant life for us, calls us the heirs of the kingdom, the children of God, and in Jesus Christ promises us that there is nothing in all the world that can separate us from that unending love. God's love is not a loan, it's a gift, a free, unstoppable gift, and there is nothing we can ever do to earn that love, it is ours for the taking, ours for the keeping, and we have nothing to fear. There's nothing to worry about. No debt to repay.

We are free children of a loving Father who will do whatever it takes to raise us into the fullness of everlasting life prepared for us in Jesus Christ. All we have to do is just remember – it's not a loan, it's a gift. Remember what kind of God we're following, what kind of master we're waiting for, remember that our God is good, and there is nothing that can stop us from sharing our master's happiness, here today, and when the master returns, in the kingdom, for all eternity. In the name of Jesus Christ - Amen.