There are three things you can do with your life. You can waste it, spend it, or invest it. There are plenty of things to waste it on. You can spend it on your career, hobby, acquiring certain possessions or you can invest it. Jesus taught that the greatest use of your life is to invest it in that which outlasts it.

As recorded in Matthew 25, Jesus told a story called the Parable of Talents. "...It will be like a man going on a journey, who called his servants and entrusted his property to them." Whose property was it — the servant's or the master's? It was the master's.

I drove a stick shift for almost 30 years and that just wasn't working for me with all the traffic in this area. So I recently bought a brand new vehicle. At 1017 miles, there was a nice custom made mark placed on my front bumper...by the guy with a trailer hitch parked in front of me. I was a little uptight over that but then I thought, "You know what? God's just letting me use this right now. It really belongs to him anyway." I like to take care of my stuff but I have to keep it in proper perspective.

As recorded in Matthew 25:15, "The Master gave five talents of money to one servant, to another two talents, and to another— one talent, each according to his ability." The word "talent" that we use today actually comes from this story. To earn one talent, it would take a person working five to six days a week for 20 years or more.

I did some number crunching this week, always a scary prospect for one who flunked math. If, in today’s economy, a worker earned $20,000 a year for the next 20 years, that would make a talent worth around $400,000. I think most of us would agree that’s a lot of money. So the equivalent would be the master giving $400,000 to one guy, $800,000 to another, and $2 million to another. The Master said, "I want you to go invest it."

You have some talents: abilities, resources, skills or opportunities, all of the things that God has given to you. Anything that God has entrusted to you, your children, your job, your ability to encourage others, can be considered a talent. The amount of skill differs but everybody gets something. There is no such thing as a no-talent person. Everybody has at least one talent in some area. You do have a talent. Romans 12:6 says, "We have different gifts, according to the grace given us."

Let me switch gears for a moment. I heard this joke the other day that I can’t wait to share with you. Did you hear Batman came to chapel last week? Yeah, he had to leave early. It was Christian Bale (bail). Now I've been told that joke telling is not one of my talents. But I have others talents...and so do you. There's nobody else like you in the world. He made you for a purpose.

"After a long time the master of the servants came back and settled accounts with them." (Matthew 25:19) The master had made an investment and wanted a return. God has made an investment in your life and he wants a return. The Bible says one day God is going to do an account, an audit, of your life. God is going to ask you, "What did you do with what I gave you?" Most of us didn't choose to be in this country and enjoy the freedom we have here. What are we doing with it? The greater the privilege, the greater the responsibility.
The first guy took his money and doubled it — a 100 percent return. This man was a wise investor. The second guy took his $800,000 and he doubled it. The point of the story is the third guy: he just buried it. He didn’t do anything with it. "He went off, dug a hole in the ground and hid his master's money." He thought, "I'm going to play it safe!"

What was his master's reaction? "His master replied, 'You wicked, lazy servant.' " (Matthew 25:26) His master was pretty upset. "At least you could have put it in the bank." You didn't even try. You hid it. Remember when we pray our Prayer of Confession? "Lord, forgive us for what we have done and for what we have left undone." This is the type of thing to which he is referring. The sin is doing nothing when we should have been doing something.

Regardless of the amount or the type of talent that God has given us, he wants us to be faithful in our service. "For to every one who has will more be given, and he will have abundance; but from him who has not, even what he has will be taken away." (Matthew 25:29 RSV) Use it or lose it. Most of us know what it means to use or lose leave days. That’s the same concept here. Use your talents God gave you or lose the opportunity because our "fear" and lack of faith. As followers of Christ, we have been entrusted with both our God-given talents and the hope we have in Jesus Christ so that we might be faithful in investing what God has entrusted to us. The point is we cannot please God by playing it safe. We have to take calculated risks in life. Otherwise, God considers us to be wicked and lazy.

But there’s an underlying current here. Risk requires moving out of our comfort zones and that can be scary. Here’s where our spiritual enemy likes to zoom in and mess us up. When we experience fear, it is generally in one of three ways: Self-doubt, self-pity and self-consciousness. Any time you're not using your talent it's usually because of one of those three things.

Self-doubt: "I could never do that; I'm not qualified." Self-pity: "I've tried doing that before and it didn’t go well. I got burned or I burned out. I'm not going there again." Self-consciousness: "What will people think?"

Fear causes us to make excuses for doing nothing. "Then the man who had received one talent came and said, 'Master, I knew you were a hard man, harvesting where you have not sown, and gathering where you have not scattered.' " (Matthew 25:24) This guy prepared a speech. He says, "The reason why I didn't make any profit on my money is your fault!" He blames the master. What if I walked in tomorrow morning and told my supervising chaplain. “Sir, I can’t do this and it’s your fault.” How would that go over? Not so well.

There is always a risk when we invest something. The master did not give these talents to his servants to be stored in a place for safekeeping until he got back. The master could have stored the talents himself had that been his intention. But for the servants to invest the talents that they had been given meant that they had to take a risk.

Let’s switch gears a bit: Did you know that Einstein was four years old before he could speak and seven before he could read? Einstein became one of the greatest physicists who ever lived. Isaac Newton did poorly in grade school. Newton, like Einstein, was one of the smartest people of his day as a scientist. Leo Tolstoy flunked out of college. It was later on that he wrote the literature classic that we know as "War And Peace." Werner von Braun failed ninth grade algebra. See? I'm not the only one. ☺ Later in life he became a rocket engineer. (Alan Loy McGinnis. Bringing Out The Best In People. Minneapolis: Ausburg Publishing House, 1985, p. 34)
A newspaper fired Walt Disney because he had "no good ideas." Some hinted that he had no talent. A minister paid him a small amount to draw advertising pictures for his church. Disney was homeless, so the church let him sleep in the mouse-infested garage. One of those mice Disney nicknamed "Mickey" and the rest is history. (Ernest A. Fitzgerald. Keeping Pace: Inspirations In The Air. Greensboro: Pace Communications Inc. 1988, p. 18).

All of these people succeeded because they were willing to take the risk and invest themselves and apply their God-given talents.

Every year, typically in December in preparation for the new year, I put together three things: a list of goals, a financial budget and a time budget. Lest you think I'm obsessive-compulsive, I'm really not. But if I'm going to be good steward, I think it warrants a look at where I spend the resources God has entrusted to me.

There are 168 hours a week. Let's think about this together. Conservatively speaking, if you spend 7 hours a night sleeping x 7 nights = 49 hours. Let's say you spend an hour and a half each day on personal hygiene. (By the way, the people sitting around you are grateful.) An hour and a half a day x 7 = 10.5 hours. And you spend 50 hours a week at work. 49+10.5+50= 109.5 hours. 168 hours a week - 109.5 = 58.5 hours left. What are you doing with your time?

For a moment, I want to talk to those of you who are going through some storms in your life. You, or a loved one, are struggling with an illness. You are grieving a loss. Whatever it is, just know that there are seasons in your life when it will not be possible to serve to the same extent. God gets that. He understands, but don't get stuck there because then it becomes just an excuse. While you're getting through this storm, allow people to serve you, because in doing so, you are allowing them to invest their talents that God has entrusted to them.

Matthew 6:20 says "Store up for yourselves treasure in heaven." The wisest investment you will ever make is not with any financial institution. The wisest investment you will ever make is when you say, "God, I want to make the rest of my life count for eternity. I give it to you, whatever it is." Because this life? It will soon pass by. Only what's done for Christ will last.

Let me remind all of us of our mission statement: "The United States Naval Academy Protestant Chapel Community is embraced by God's grace and lives for his glory, forming spiritual leaders who are growing in Christ, going in service and showing the Gospel together!"

Today and next Sunday, you have an opportunity to invest in one of the ministries listed on the bulletin insert. All of these areas are for the glory of God, but we have a critical need for volunteers in our children's and youth ministries. Don't let fear hold you back. You only have to be willing. God will do the rest.

Let us pray. Father God, thank You that you've given us talents, abilities, gifts, skills and opportunities. You've given us such a great privilege, even the privilege of living in such a beautiful area. We know that with privilege comes responsibility. Help us make our lives count. Help us not be those who are simply living for today, but help us live for eternity. In Jesus' name. Amen.