

Biblical Risk Management

(Matthew 25:14-30)

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Definition: Risk is any decision or action that exposes someone to the possibility of loss or injury.

I. Risk is unavoidable if you are not God

- A. Only God is omniscient and *risk comes with lack of knowledge*. 'Unfortunately,' Christ is "in a far country" and doesn't make all our decisions for us (v. 14)
- B. Since God owns it all (v. 14), we face the risks of accountability (vv. 19)
- C. Wealth does not change the degree of risk (v. 15ff) (Though wealthy people have often learned how to manage risk successfully.)
- D. Avoiding one set of risks always means facing a different set of risks (v. 18 with vv 24-30)

II. However, risk should not be either relished or feared

- A. Those who unduly fear risk (v. 18,25) are often controlled by risk at the expense of dominion
- B. Those (like gamblers, daredevils, etc.) who are intrigued by risk are often controlled by risk at the expense of dominion.
- C. The dominionist neither fears nor relishes risk. His focus is on the Lord and maximizing dominion.

III. Therefore, appropriate risk taking (vv. 16-17 - "traded") is pleasing to God (vv. 21,23)

IV. The degree of risk varies not only with the kind of investment (the trading of verse 16 versus the banking of verse 27) but also with the period of time ("a long time" - verse 19)

V. God entrusts possessions to His servants based on their ability to manage them (v. 15)

VI. If you are to imitate Him, this means that *the amount of capital* you place at risk should correspond to your level of knowledge (v. 15)

- VII. The *level of risk* you take should correspond to your level of knowledge and ability (vv 15-17 with v 27)**
- VIII. Financial skills are learned, and God is willing to "risk" possessions on those who are willing to learn (v. 14-15,21,23)**
- IX. Increased prosperity is impossible without taking risks (vv. 21,23,29, etc.)**
- X. Present orientation distorts our perspective on risk management**
- A. It makes us critical (and envious) of those who are successful at risk management (v. 24-26)
1. There are three ways to earn money:
 - a) by working and saving up goods (v. 14),
 - b) by having others work for you (vv. 14-15,19,27)
 - c) by making your money work for you (literal Greek of v. 16,27).
 2. The last two ways are "reaping where you have not sown, and gathering where you have not scattered seed." These are also the most risky of the ways, and thus should produce the most income.
 3. Servant's perspective: the master is "hard" (exploitive) when he makes money from anything other than his own labor (v. 24). This is the accusation of Marxism.
 4. Master's perspective: Profit from the labor of others and from money earning money is not exploitive. However, failure to do so when one is able is laziness. This is the assertion of capitalism.
- B. Present orientedness makes us blind to eternal risks (v. 30) and fearful of present ones. It also keeps us from minimizing either risk.
- XI. Let us view risk from an eternal perspective (v. 28-30)**