

How to invest your life

By Rick Warren

If you were asked at the end of your life, “Was it worthwhile?” how would you measure it?

There are three ways you can live your life. You can waste it. You can spend it. Or you can invest it. We call those who waste their lives *foolish*. We call those who spend their lives *average*. We call those who invest their lives *leaders*.

Jesus uses one of his most famous parables – the Parable of the Talents – to help us learn how to be leaders, the kind of people who invest our life rather than waste or spend it. Here are seven principles to take from this parable that can help you invest your life in a way that counts.

1. The principle of ownership

In the Parable of the Talents, the master represents God. He owns it all. He is the one who entrusts what he owns to his servants. Matthew 25:14 (NLT) says, “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.” It was his property to entrust.

That’s the way it is with us as well. Everything we have really belongs to God. Since he made it all, he owns it all. Psalm 24:1a (NLT) says, “The earth is the Lord’s, and everything in it.” Everything we have is on loan from God – even your talents. You never really own anything. You just get to use it while you’re here. Whatever God has given you to help you do ministry, it isn’t really yours.

If you’re going to invest your life in ministry, you’ve got to realize this before you can go any further.

2. The principle of allocation

This story in Matthew is where we get the English word *talent*. It originally meant a unit of measurement. But this story has been told so much throughout the past 2,000 years that it has come to mean what we typically think of as talent. It can be anything God has entrusted to us – abilities, resources, opportunities, or whatever else you’ve been given.

We’ve all been entrusted with different “talent.” Nobody is talentless. Pastor, to invest your life like God wants you to, you’ve got to acknowledge that he has given you certain abilities, opportunities, and resources that he hasn’t given others.

3. The principle of accountability

The master expected the servants to use what he had given them. Matthew 25:19 (NLT) says, “After a long time their master returned from his trip and called them to give an account of how they had used his money.” One day God will settle accounts with you, too. He has made an investment in you, and he will want a return.

God will ask you one day, “What did you do with what you were given?” You better be ready for that question! It’s the final exam question you need to study every day of the rest of your life.

4. The principle of utilization

The parable also teaches that it's wrong to bury your talents. God gives them for us to use. It's a sin not to do so. The third servant in this story did just that. While the other two invested their gifts and doubled their master's talents, the third buried his. He didn't even get simple interest. He didn't even try.

Pastor, you can't please God by playing it safe. Notice the master's reaction. He said, "You lazy, wicked servant." Most of us wouldn't consider what the guy did as wicked. He didn't do anything! But Jesus says that's wicked. You can't please God by playing it safe. You must take risks. Hebrews 11:6a (NLT) says, "Without faith it is impossible to please God." If you don't take risks, you don't need faith.

What risks have you taken with the talents God has given you? Remember, God would rather have you fall flat on your face for him in ministry than not even try.

5. The principle of motivation

Fear kept the third servant from using his talent. He says in verse 26a, "I was afraid I would lose your money, so I hid it in the earth." You and I don't use our talents because of fear as well. Three types of fear keep us from being effective in ministry: self-doubt, self-pity, and self-consciousness. What do all three of those fears have in common? All mean that you're focusing on "self."

Those dwelling in self-doubt refuse to risk failure. Those dwelling in self-pity feel hopeless and powerless to use what they've been given. Those dwelling in self-consciousness worry more about what other people will think of them than what their Creator might think. God doesn't care about the mistakes you might make; the mistakes you have made; or what your family, friends, and peers think. He wants to know, "Will you use what I've given you to make a difference in the world?"

Instead of lesser motivations, be motivated by the desire to glorify God through your ministry. It's a better motivation than fear any day.

6. The principle of application

The servant who didn't use his talent lost it. In verse 28a the Bible says, "Take the money from this servant, and give it to the one with the 10 bags of silver." That doesn't sound fair to most of us. It sounds like he's taking from the poor and giving to the rich. But God has the right to take away anything that I don't use to invest for him.

One time I received a letter from a guy who took our membership class. He said, "I had it made. I had a company that had 1,200 percent profit in about four years, a 9,000 square foot home, nice cars...I wasn't using it for the Lord, and I didn't give him the glory, and I lost it all. I went through this period of depression, I found the church, and now God has shown me the answers. And I'm rebuilding my life."

If you don't use what God has given you in the right way, you'll lose it. It's a universal principle. If you don't use your muscles, you'll lose them – that's atrophy. We need to use our abilities and resources for God.

7. The principle of compensation

If you use what God gives you wisely, you'll be compensated. In verse 23 the master says, "Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!"

The master rewarded the faithful servants through three ways: affirmation, promotion, and celebration. Those rewards are waiting for us when we use well what we've been given. As you're faithful, God will affirm your ministry over and over again. Then, as these verses teach us, be ready for the greatest celebration you've ever experienced!



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