At the end of the game of Life there comes the day of reckoning. The board game, where you drive your little car from space to space as you spin the wheel. You put a blue or pink peg in your car for your spouse, and blue or pink pegs for your children. You get a job, hopefully you land on the doctor space because that one pays the most. You play the market, borrow from the bank, and seek revenge on neighboring players. You know, life. And at the end, every player lands on the day of reckoning space. It's time to settle up. And then either move on to millionaire acres or spin the wheel and hope for the best. Anybody here not played the game of Life?

When I was a kid, it was either Life or Monopoly. And both of these prepared us kids for real life. You know, how to make money and stick it to your neighbor. Although they did not do much for "training a child in the way he should go" with regard to faith in Christ and love for our neighbor.

Yet, that day of reckoning space – even after all these years, I remember it well. And this one space on the board may be the one thing that most resembles actual life here on earth. The day of reckoning is coming, and not just when you play the board game. It's here in the parable before us, as in real life. The master of these servants comes back to settle accounts with them. It is their day of reckoning, as it will be ours.

He settles up with the first two servants, and I suppose we could say that both of these end up in millionaire acres. But the third servant who buries his talent in the ground, the master settles up with him too, and at the end of the game of his life, it's pretty clear that he loses.

But why? Did he not play the game well enough? Was he unlucky too often? No. The truth is that he refused to play the game at all. He did not do less with his master's money than the other two. He did nothing with it. He departed with the one talent. He dug in the ground and he buried it.

Now, we should not feel sorry for him because he received only one talent while the other two servants received more. One talent was a lot of money. It equaled around twenty years salary.

So why? Why did he do nothing with his talent while the other two immediately set to work and doubled the talents they were given? If you know the answer to that, then you know why some Christians gladly and eagerly serve the Lord with their lives, with their talents, while other Christians do not serve Him at all.

Let's try and figure that out having our text before us. It will be to our benefit, and to our comfort and joy.

The difference between the first two servants and the third servant is not just in what they do with their master's money. It is also in their attitude toward their master. Their perception of him.

This comes out clearly with the third servant. "Master," he says, "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." This servant sees his master as a hard man. Harsh, cruel,

unmerciful, unloving. And also, very selfish and greedy – taking what does not belong to him, reaping in fields that are not his, gathering crops that he did not plant.

This is what he thinks of his master. And so, as he admits, he is afraid of him. He has no love for his master, just fear and loathing. He despises him. And this is why he refuses to do anything with the talent he has been given.

The first two servants have the opposite perception of their master. And thus, they immediately and eagerly put their talents to work. And they come up to their master on the day of reckoning, and with excitement tell him, and show him, what they did with their master's money.

Now, which of these servants had the correct perception of the master? The first two, or the third one? The answer is: they were all correct, the first two and the third.

Confused? There's no need to be. The God we believe in is the God we have. If your perception of God, your Divine Lord and Master, is that He is loving, kind, merciful, and forgiving, then this is your God. But someone who, like the third servant, perceives of God that He is harsh, cruel, unloving, unmerciful, and unforgiving, then this truly is the God he has. And I should say, the God he will have on the day of reckoning.

There was no reason for the third servant to be afraid of his master. There was no reason for that servant to think that his master was harsh and unmerciful. Yet this is how he perceived him. And so, he was afraid of him. Thus, it was not possible for him to eagerly and cheerfully serve his master with the talent he had entrusted to him.

This does not describe you. You are faithful in hearing the good news of Jesus. You are regularly at the Communion Table for His Sacrament for you. You rejoice in your baptism into Christ. You hear with eagerness the word of forgiveness in the Divine Service.

You know that God, your Lord and Master Jesus Christ, is not harsh and cruel therefore. You know, rather, that He is kind and merciful to sinners like you. You believe that He laid down His life for you on the cross. You believe that His word of forgiveness is for you, because it is! Your sins, too, are forgiven by His blood shed for you. No wonder you are not afraid of Him. No wonder you do not despise Him as the third servant did. No wonder you love Jesus. And no wonder you serve Him with your life, with the talent, or talents, He has entrusted to you.

And also this – you are not afraid of the day of reckoning. The first two servants rejoiced to see their master on that day. And so will you. Because you have not buried your talents in the ground. Rather, because you are not afraid of Jesus, you gladly serve Him now with what He has entrusted to you. Where you fall short in serving Him, He forgives you. This is why you are able to serve Him without fear. And this is why He will say to you on the day of reckoning: "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." Amen.