

## Necessary Risks (Eccl. 11:1-6)

This morning I want to look at a section in the Old Testament book of Ecclesiastes in which Solomon explains the benefits of taking risks; which may sound strange because we live in a risk-adverse culture. Every definition of risk I found this week referred to the possibility of losing something. Advertisers love to liberally sprinkle the words, “risk-free” into their marketing. “Risky behavior” is usually associated with the misuse alcohol, drugs and sex. “Risk factors” always refer to practices which increase our chances of disease or death. Last week a risk management expert from our church’s insurance company spent hours pointing out all the dangerous things we need to fix. It seemed to me his job wasn’t to manage risk, it was to eliminate it. Our culture views risk as something smart people avoid and so when we come to Ecclesiastes 11, it may surprise us that the wisest man of his time says that some risks are necessary and unavoidable if we want to accomplish anything worthwhile in this world. Look at Ecclesiastes 11:1, *“Cast your bread on the surface of the waters, for you will find it after many days.”* (Eccl 11:1) Solomon is probably referring to shipping grain across the sea in trade. We know that Solomon had a large fleet of ships which he used to trade with far- away lands; and those voyages often lasted up to three years. That’s what he means when he says, *“Cast your bread upon the waters for you will find it after many days.* Sea trade was a highly risky business since both the ships and their cargoes could easily be lost in bad weather, to disasters or to pirates; yet because of the high risk, it was also a very profitable business since ships would secure goods which would be otherwise unavailable in Israel. That’s why 1 Kings 10:22 tells us, *“For the king had at sea the ships of Tarshish with the ships of Hiram; once every three years the ships of Tarshish came bringing gold and silver, ivory and apes and peacocks.”* So the lesson of vs. 1 is “nothing ventured, nothing gained.” Yet most of us want to minimize risks because we’re more afraid of losing what we have than we are of missing an opportunity for the future. In fact, in much of Christian financial literature today, taking risks is frowned upon and can give the impression that the more cautious we are financially, the more Christian we are. What I hope to show you this morning is that nothing could be farther from the truth. We live in a world where taking risks is not only necessary to accomplish anything worthwhile but is an essential characteristic of genuine faith. So this morning as we look at Ecclesiastes 11:1-6, I want to consider three questions. First, why is risk-taking necessary? Second, how do I manage my risks? Third and most importantly, why is risk-taking an essential element of true faith?

Why is risk-taking necessary? And why is avoiding risks actually the riskiest course of action we can take? Solomon gives us two reasons in vs. 1-6. First, since only God is omniscient and knows the future, any decision we make necessarily involves risk because we can never be certain how it will turn out. The business we begin may fail. The career we choose may be the wrong fit for us. The child we have bear may become a lifelong heartache for us. The investment we make may go bad and we lose everything. We can’t know; which is why just about every decision we make involves some level of risk. However, second, because we live in a cause-effect world where nothing can happen without sufficient cause, we still must make those decisions and take action even though we can’t know if those actions will succeed or fail. We can’t guarantee success but we can guarantee failure if we don’t try at all. As they say in basketball, you’ll miss 100% of the shots you don’t take. Taking risks is inescapable in this world because we can’t know the future and we only reap what we sow; no cause, no effect. That’s Solomon’s point. First, notice that four times in this brief passage, Solomon reminds us of what we don’t know. Vs. 2 *“Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.”* Vs. 5 *Just as you do not know the path of the wind and how bones {are formed} in the womb of the pregnant woman, so you do not know the activity of God who makes all things.”* And vs. 6 *“Sow your seed in the morning and do not be idle in the evening, for you do not know whether morning or evening sowing will succeed, or*

*whether both of them alike will be good.*" Solomon says we don't know what misfortune may occur in the future and we don't know what God will do and we don't know which of our activities will succeed and which will fail. That's why most decisions we make involve risk. If we knew in advance which NFL teams are going to win today, betting on the winners would involve no risk at all. If we knew the day we were going to die, we wouldn't need to buy life insurance – at least not until the week before. If we knew our marriage was going to be happy beyond our wildest dreams, we'd have no pre-wedding jitters. But we don't know. And it is because we don't know that many people are risk adverse. They fear the worst. What if I lose all of my money? What if I fail? What if I make a fool of myself? It's safer to not take any risks. Solomon would say, "It's not that simple; because nothing ventured, nothing gained." We don't live in a magical world where things happen simply because we wish them to happen. We live in a cause-effect world where there must be a sufficient cause for each effect. We reap what we sow, we reap more than we sow, we reap after we sow and we only reap if we sow. *"Cast your bread on the surface of the waters, for you will find it after many days."* (vs. 1) Why send precious cargo out to sea where it can be lost? It's the only way to get more precious cargo. *"Sow your seed in the morning and do not be idle in the evening, (Why? That seems like a lot of work) for you do not know whether morning or evening sowing will succeed, or whether both of them alike will be good."* There is no harvest without planting. Planting doesn't guarantee a harvest but failing to plant guarantees there won't be one. In 2008, Joanne (J.K.) Rowling, the author of the Harry Potter series delivered the commencement address at Harvard University, and spoke on Failure; something few of the Harvard grads probably had any experience with thus far. She said, *"It is impossible to live without failing at something, unless you live so cautiously that you might as well not have lived at all – in which case, you fail by default."* Whenever we take a risk, we risk failure; but if we never take that risk, failure is guaranteed. Most of the important decisions I have made in my life felt very risky at the time. Joining the staff of Campus Crusade for Christ and having to raise my own financial support to be able to minister on campus; leaving Crusade to go to work in the local church; buying a home with a mortgage which consumed well over half of our monthly income; leaving a secure job at First Covenant church to plant Creekside; and choosing to teach our children at home rather than taking the traditional route were all scary decisions because we had no idea what would happen. Yet they turned out to be some of the best decisions we've made and that's Solomon's point. We cannot live in this world without taking risks because even though we don't know the future, nothing ventured, nothing gained.

And this brings us to the second question which arises out of this passage: how do I manage my risks? Not every risk is wise nor will every risk turn out well; and so our natural question is, "If I can't advance without taking risks – and yet every risk brings with it the possibility of disaster, how do I wisely manage those risks? Solomon gives us two important principles in risk management and both are counter-intuitive; divide and multiply. Divide your risks (2) and multiply your opportunities (3-6). Don't put all your eggs in one basket and multiply your chickens. First, to wisely manage risk, Solomon counsel is to divide or diversify our risk. Let's look at vs. 2. *"Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth."* Solomon balances vs. 1 with vs. 2. In vs. 1, he says that risk is necessary and therefore be bold. *"Cast your bread on the waters."* *"Send out those ships."* Take a risk because it will pay off in the long run. However, in vs. 2 he adds, *"Divide your risks by seven or even eight because you don't know what's going to happen. Misfortune may occur and so dividing your options will mitigate your risk. We don't risk less because of the possibility of misfortune; we spread out the risk. People used to say, "Don't put all your eggs in one basket" because if the basket broke, all the eggs would be lost. Solomon says that because we don't know the future, there are no sure things on earth and therefore, the wise person diversifies his risks, dividing his portion or resources among a number of ventures so if one fails, another may succeed. So Solomon didn't just send out one ship, he sent out an entire fleet, spreading out his risk. Some of you who invest will recognize dividing your risk as one of the strongest arguments for mutual funds. Instead of investing in one or just a few stocks, you invest in a fund of 50-100 stocks, so that if one goes down in flames, the entire fund won't be affected. Or as Solomon says, "For you do not know what misfortune may occur on the earth."* We don't know what the future holds or what risks will pay off and which will blow up. Therefore, Solomon says, *"Divide your risks. Diversify your investments."* Now dividing your risks applies to any area of risk – not just to finances. It applies to our plans. Proverbs says that all the ways of a man are right in his own eyes and so we assume whatever we plan will work, rather than realizing that we don't know what will work and what won't and therefore at least thinking through alternative plans we can do if our first option fails. (Illus) Dividing our risk applies to friendships. Every friendship is a risk because we really don't know people in advance and often people turn out to be very different than who we thought they were. If I put all my effort into one friend, and I lose that

friend, I am friendless while if I cultivate a number of friendships, one can go bad without ruining my life. (Illus) So in order to wisely manage risk, Solomon says to divide your risk.

Second, Solomon says that to wisely manage risk, multiply your opportunities. Don't put all your eggs in one basket AND buy some more chickens. Look at vs. 3-6. *"If the clouds are full, they pour out rain upon the earth; and whether a tree falls toward the south or toward the north, wherever the tree falls, there it lies.* Solomon reminds us that there are predictable laws of nature; when clouds are full of moisture, it rains. Where a tree falls, it stays. It won't stand up again or replant itself. We don't live in a world of magic but in a world of natural laws; which means there is a degree of predictability to life. If I drop my keys, I am fairly certain they will fall to the ground because of the law of gravity. If I lose my keys, I am equally certain they should be where I left them since they cannot move themselves nor were they hidden by demons; and so I just need to retrace my steps to find them. If I eat too much chocolate at night before I go to bed, I will have a tough time sleeping. We live in a world governed by natural laws and so there is a certain amount of predictability to life. The danger is in assuming that because we know some things, we know all things. Solomon continues, *"He who watches the wind will not sow and he who looks at the clouds will not reap."* A farmer in Israel didn't want to plant on a windy day because he would be unable to control the spread of his seed. As he sowed the seed, the wind would carry some of it away from the field where the farmer wanted it and out into the weeds or desert. And farmer didn't want to harvest during the rain because the crop could be ruined. However, since a farmer couldn't know if tomorrow was going to be less windy than today, he couldn't really wait too long for better conditions to plant or he would never get the seed into the ground. And if he cancelled the harvest because the day was cloudy, he might not get the crops in on time. Solomon's point is that while we can know some things, we don't know enough to pick the perfect time to do what we need to do. That's why we procrastinate. We think there's a better time to do something than now. But Solomon says, "You don't know that." *"Just as you do not know the path of the wind and how bones {are formed} in the womb of the pregnant woman, so you do not know the activity of God who makes all things."* (Eccl 11:3-5) The fact is, we can't know the perfect time to do something. Just as people in Solomon's day didn't know where the wind comes from or how babies were formed in the womb, so we don't know what God is doing who is ultimately behind all events. Even though we live in a world of natural laws, much of life remains a mystery. We can't know what will succeed and what will not because everything is in God's hands and He isn't revealing His plan. Therefore, Solomon says, *"Sow your seed in the morning and do not be idle in the evening, for you do not know whether morning or evening sowing will succeed, or whether both of them alike will be good."* (Eccl. 11:6) Solomon says that because we don't know what the future holds or what will succeed, we need to take every opportunity to sow; to multiply our chances for success. Solomon says that the right time is always now. Work in the morning and in the evening because you don't know which will succeed and the more you sow, the more chances you have of succeeding. We manage risk by not only dividing our resources so that we don't put all our eggs into one basket but by multiplying our efforts so that we don't put all our hopes into one activity. I used to have a cartoon in my office of a tiny knight facing down an enormous dragon with the words, "Fortune favors the bold." Have you ever noticed that often it's not the smartest people who succeed but the boldest? Smart people tend to over-think things. Bold people just act and see what happens. Smart people scheme and plan and wait for the perfect time and situation to make their move. Bold people just move and then they move again; and because they sow while others wait for a better time, they multiply their opportunities for success. What does sowing the seed look like for you? What do you have to do in your job to produce a harvest? So much of my job depends on contacting people; either by phone or by email or in person. Nothing happens until I do that. This may surprise you but most people don't come to me looking for a way they can contribute to God's kingdom at Creekside. Most of our small group leaders had to be asked to lead a group. Most of our small group members had to be invited to join a group. All of our elders and council members had to be asked to help lead the church. That's not a knock on people at all. People are humble and don't want to presume; plus we're all busy. People have got a lot more on their plate than serving here. So if I want people to experience the joy and the growth of serving Christ, I usually have to ask them first and that means contacting people by phone or email or on Sundays; and I have always struggled with that. I like people to come to me. I don't like having to make the first move; and so I will rationalize why now is not the right time to ask. I'll schedule time to make some phone calls but when that time comes, I'll think, "There's probably a better time to do this. They may be having dinner now; or spending

time with their family; or just want to relax and probably won't answer the phone anyway. I'll wait for a better time. It's too windy to sow anyway. And it looks like it's going to rain." I can always talk myself out of doing what must be done for the progress of the kingdom. Procrastination is a result of assuming we know what we can't know and that's why Solomon keeps emphasizing that we don't know. We don't know what will happen, we don't know what will succeed and what will fail, we don't know when the best time to do something is – so act now. If you fail, you've lost nothing and you may succeed. That's why bold people are usually more successful than smart people because smart people often outsmart themselves. Solomon says, "Just keep sowing and trust God to bring the harvest.

Now our third question is the most important: why is risk-taking an essential element of true faith? Why is it impossible to walk by faith without taking risks? And why does trusting God often feel so risky? It gets back to what Solomon tells us about the nature of risk. We don't know the future and so any decision we make involves risk because we can never be certain how it will turn out and that is the essence of faith. The Bible says, "We walk by faith and not by sight" meaning we believe what God says more than we believe what our eyes tell us. When God calls Abraham living in the city of Ur in what is today southern Iraq, God tells Abraham that if he will leave his country and his father's house and his relatives and go to the land God shows him, God will give him a son and make him into a great nation and bless all the nations of the earth through him. God promises to give Abraham everything he wants in life. All he has to do is to leave everything he already has and go to a place he's never been or seen. Did Abraham have to take a risk to follow God? Sure and that's why God called Abraham the father or example of faith; because everybody in the Bible who trusts God has to take some risks. Risk is an essential element of faith because we don't know what will happen if we obey God. The only certainty we have is God's promise; and so if I'm not taking risks in order to follow Christ, I'm probably not walking by faith – which is the point of a story Jesus told in Matthew 25. Jesus is talking about His return to earth and in the context of that return He says beginning with vs. 14 *"For {it is} just like a man {about} to go on a journey, who called his own slaves and entrusted his possessions to them.* The man who leaves his country on a journey represents Jesus. And what Jesus wants His disciples to understand is that God's earthly kingdom isn't going to appear right away, that there will be a period of time when the Messiah leaves the earth and then returns later. So this is a parable about the time between Jesus' first and second coming; the time in which we are living. So this is parable about us. *To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey.* His servants are at least outwardly Christians who have been left behind to watch over the master's business affairs and the talents are the specific resources their employer entrusted to them with which to do business; opportunities, abilities, financial or spiritual resources. So this is a parable about using what Christ has entrusted to us during the time we are on earth and He is in heaven. *"Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who {had received} the two {talents} gained two more. But he who received the one {talent} went away, and dug {a hole} in the ground and hid his master's money. Now after a long time the master of those slaves \*came and \*settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' Also the one who {had received} the two talents came up and said, 'Master, you entrusted two talents to me. See, I have gained two more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.' And the one also who had received the one talent came up and said, 'Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no {seed.} And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.' But his master answered and said to him, 'You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no {seed.} Then you ought to have put my money in the bank, and on my arrival I would have received my {money} back with interest. Therefore take away the talent from him, and give it to the one who has the ten talents.' "For to everyone who has, {more} shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth."* (Matt. 25:14-30) What's the difference between the servants? Two are faithful, one is not. Two immediately go out and invest the talents their master entrusted to them in trade. They cast their bread on the waters. They sow

in the morning and in the evening. They risk the loss of what their master gave them in order to profit their master and as a result, each one doubles the amount they initially received. But the third servant plays it safe. He has been more conservative in his approach, far more risk-averse. He returns the same amount his master originally entrusted to him, explaining that he was afraid of failing and losing what he had been given because he knows how exacting his master is. He thinks, "If I earn more money with the money my master gave me, my master will take it from me; but if I lose the money he gave me, he will punish me. It's safer to give back what he gave me when he returns." He doesn't lose his talent, he doesn't abuse his talent...he just doesn't use his talent, burying in the ground because, as he says, "I was afraid;" afraid to take a risk in order to profit his master. When the master returns, the first two servants are rewarded. "You were faithful with a few things. I will put you in charge of many things." How were they faithful? They took the risks necessary to profit their master. The other servant is punished with the other unbelievers because even though he looked like a servant, in his heart he was an unbeliever. You ask, "How do we know that?" He refused to take any risks for his master's profit – even as small a risk as putting his talent in a bank - because taking risks is an essential element of true faith and obedience always involves risk. Jesus said, "Give and it will be given to you." Does obeying Jesus involve risk? You bet. When I am give I am risking what I have for what Christ tells me I will receive if I'm obedient. Jesus says, "Do not let your heart be fearful, neither let it be afraid for I am with you always." Does obeying Jesus involve risk? Sure, I am placing myself in an uncomfortable situation because I believe that Christ is with me, even though I can't see Him or feel Him. For years, I have waited for people to ask me to tell them about Jesus – and they never do. Unless I take a risk and bring up the subject, they will never hear the gospel; and yet I don't want to be rejected or look foolish or seem pushy. Yet to obey Jesus and tell people about Him, that's the risk I have to take, because true faith always involves risk. That's why my natural tendency to play it safe and to minimize risk has been my greatest limitation in my ministry. It's the opposite of faith. And that is why the command that is repeated more often than any other in the Bible is "Fear not." It appears 366 times because fear is the opposite of faith because faith always involves risk.

Faith compels us to risk everything on Jesus and yet most of us are risk-averse, aren't we? We're easily frightened and it doesn't seem fair. God commands us to trust Him and to step out on faith alone; and doesn't seem understand how hard that is for us; to risk everything on something we can't see or feel or touch. Well, the truth is that He does understand because He took the greatest risk for us so that we would be able to trust Him. When the Son of God became a human, He didn't just disguise Himself as a man. The Bible says that Jesus laid aside His power, His rights and His knowledge as God and took on all our limitations. He didn't disguise Himself as a human; He became human in every respect – except for sin. He had no more power or knowledge or wisdom than what is available to us as humans. He depended on His Father and on His Father's word for everything, living the life of faith we failed to live. That's why Jesus said that He could do nothing apart from His Father and why there were things which the Father knew which He didn't know. During His years on earth, Jesus didn't cease to be God but He voluntarily ceased to use any of His prerogatives as God, taking on all our humanity so that He could redeem us. That's why the risks that Jesus took were real risks. It wasn't like He knew what was going to happen in situations where we don't. Because He was fully human, He found Himself in the same place we find ourselves. When He arrives late at Jairus the synagogue official's home and discovers that Jairus' daughter died before He could get there, Jesus tells everyone to stop weeping because the little girl isn't dead – even though they know she is. Jesus risks not only looking like a fool but making a bad situation far worse. But then by faith in His Father, He raises her from the dead. When His disciples wake Jesus up in the middle of a storm as their boat is about to go down, Jesus asks, "Why are you so timid? How is it that you have no faith?" Then He takes another risk and commands the waves and the wind to be quiet. Can you imagine how silly that looked to His terrified disciples? But the storm obeys Him because He trusted in the power of His Father more than in the power of the storm. Jesus lived a very risky life, constantly tangling with demons, disease and death and constantly in trouble with the government for the things He said and did. But the greatest risk He took was the cross. He not only put Himself on the cross since He had multiple opportunities to escape, but endured the wrath of God for all our sins, dying in our place so that God could pardon us. You say, "OK, I can understand the pain of the cross but how was the cross a risk for Jesus? Didn't He know that God would raise Him from the dead and seat Him on the throne of the universe and save us through His sacrifice?" Sure, but how did He know - only because the Scriptures foretold it. That's why He told His disciples, "Thus it is written, that the Son of Man must die and be raised again." Jesus risked everything for us on the promise of God. Throughout the Old Testament, God promised that the establishment of

the Messiah's kingdom was certain; that nothing could prevent it. The Messiah would overcome sin and death and usher in everlasting salvation. However, as a human, Jesus like us still had the choice whether to believe what the Scriptures taught or to not believe; and He chose to believe. He loved us so much that He took the biggest risk of all; not only physical death but eternal death and separation from His Father because He believed that God would raise Him from the dead and allow Him to see the results of His sacrifice because it was written. And because He risked everything for us out of His great love for us, we actually risk nothing. He promised He would never leave us or forsake us; that God would accomplish everything concerning us, just as God accomplished everything He promised He would accomplish for His Son; and that means that what looks like a risk to us is actually the safest course of action if God has commanded it. What is God calling you to risk today? Maybe it's moving in a new direction. Maybe it's leaving something or someone behind. Maybe it's finally obeying in something you've been putting off. Maybe it's stepping into the unknown. We all have some risk God is calling us to make or our faith isn't being stretched. Ask yourself, if God really does love me to the extent the Bible promises, is this really a risk?

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