May I speak in the name of the Father and of the Son and of the Holy Spirit. Amen.

Our readings this morning are all about not squandering opportunity, not letting the gifts we've been given go to waste.

Our first reading warns us against resting complacently on our dregs.

Our Gospel reading is the famous parable of the talents. This parable is famously tricky to interpret. Whilst we're clearly supposed to think those who traded with five and two talents, five or five measures of weight, have done the right thing, the lesson we're supposed to take from the person with the one talent is a little harder to discern.

We need to be a little careful here. It's not exactly obvious that those with the five or two talents have done the *obviously* right thing. Their returns are good they've doubled their investment - but they're not astronomical. If either the one who traded five talents or the one who traded two talents had lost everything, the man who entrusted his property would have had a very different reaction. We might think from the parable's end that the man who was entrusted with one talent has made a mistake. He clearly should have invested it. But when we hear the master's reaction: you wicked and lazy slave!' And his punishment - he's sent out into outer darkness where there's weeping and gnashing teeth' - we might think he's perhaps made a rather prudent decision.

We might be shocked by the master's response. It might strike us as a cruel over reaction. Indeed, we are supposed to be shocked by the master's response, but not for the reasons we might think. We're supposed to be shocked by the master's response not because of his cruelty but because of his usury, his saying 'you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest'. The Old Testament may not be clear about a great deal, but the condemnation of usury - of earning interest - is widespread.

We're supposed to be shocked that burying what you've been given through fear is worse even than usury, charging and earning interest, which is widely understood to be condemned. We're supposed to be shocked into taking seriously that we should not squander what we have been given, and especially not through fear of failure. We might summarise the point of the parable that we're not supposed to squander our opportunity or let the gifts we've been go to waste in the words 'fail boldly'. Martin Luther wrote similarly 'be a sinner, and or sin boldly, but let your trust in Christ be stronger and rejoice'.

This parable is a great for our celebration of *N* and *N*'s baptism today. We give thanks for all the opportunities and gift they've been given by God, and in their families and all those who support them. We also pray that they may be allowed to live boldly, to make the most of all their opportunities and to realise all of their potential. To fail, as at times they surely will, but to fail boldly in the loving support of friends and family as they make the most of all their trust in Christ stronger and their rejoicing everlasting. Amen.