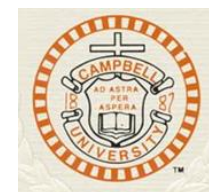


Underliving
Spilman Memorial Baptist Church, Kinston NC
Dr. H. Powell Dew, Jr.
November 23, 2025

Text: Matthew 25:14-30

Purpose: Call people out of their apathy to begin living out their full potential.

Over the past twenty-five years, I have had the wonderful opportunity to hear various preachers and teachers through Campbell University. A few years ago (January 24, 2012), I had the opportunity to hear Dr. Walter B. Shurden speak in person at their Tuesday morning chapel service.



Dr. Shurden has been widely known in Baptist circles as an advocate for the separation of church and state, and has written many articles and books. The one you may be familiar with is the one titled, "Four Fragile Freedoms." That book was the basis of a sermon series I preached on Bible Freedom, Soul Freedom, Church Freedom, and Religious Freedom in 2022. Dr. Shurden is a nationally noted church historian and has served as the executive director of the Center for Baptist Studies and the Callaway Professor of Christianity at Mercer University.

When I heard Dr. Walter Shurden share at chapel service at Campbell, he chose to speak on the topic of "Underliving." This sermon has had a significant impact in how I approach

life and ministry. I heard him articulate it so well years ago, I have decided to share this thought, on Underliving, with you this morning.

Walker Percy, the novelist who wrote, *The Moviegoer*, called by some, a poet and prophet of the 21st century has been quoted as saying, “One of the problems in life today is we are not up to anything significant.” We meander through life, slogging from day to day, taking care of our work, our home, our children, our responsibilities, but at the end of a life, we ask, “What have I accomplished in my time here on earth?”

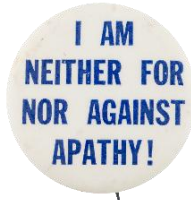


**I Don't Want To.
I Don't Have To.
You Can't Make Me.**

One of life's greatest tragedies is that we have such great potential to accomplish great things but we under live, under achieve, and underperform our intended purpose. To use a carpentry metaphor, it is as if we were designed with a 2 x 10 potential yet we only do the work of a 2 x 4.

I believe the reason most people do not accomplish what they should in this life is that they get a bad case of the “I don't want to's.” I don't want to risk, I don't want to go the extra mile, I don't want to step into the spotlight – I just don't want to!

There is a sign in Pennsylvania that says, “I am neither for or against apathy.”



The Parable of Three Servants

The parable I read to you from Matthew 25:14-30 illustrates a great example of three individuals that were given a great gift. Two of them utilized their gift and were rewarded while the third was afraid. You could say the third person had a bad case of the “I don't want to's.” He could have been tired, he could have been lazy, he could have been many other things. The one thing that could be said was that he did not want to risk losing what was entrusted to him.



Jesus rebukes that third servant as lazy and wicked and cast him away. Failure to use your gift, the sin of omission, the failure to do good when it is within your ability and grasp is judged by Jesus as evil and worthy of condemnation.

Maybe you have read this parable in the past and come to the conclusion that maybe Jesus is being a little hard on this person. Maybe you have read this parable and decided that maybe you sided with the one bag of gold person and didn't think he did something so awful.



After all, he preserved what was given to him. You could say he was a fiscal conservative. He did not waste the money. He did not blow it on wine, women and song. He had done something – he preserved what was given to him. He didn't want to risk the wrath of his master if he failed. So he simply did nothing.

The personal application is way too risky to say aloud. If we overlay this parable onto our lives, can you say you are living your life as the first two stewards putting your talents to good productive use? Or does your life reflect more like the third servant? Are you using your gifts, talents and treasures for the Master? Or have you buried them in the sand in fear?

Can I be so bold to ask, are we as a church using our assets and strengths for the Kingdom of God, multiplying our treasure? Or are we as a church like the third servant, afraid, hoarding and living in fear?

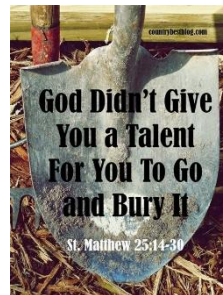
Just as this man was underliving – we too, personally and corporately may be guilty of underliving.

Have you ever considered this may be the last year you may be alive? We need to get busy and work for the night is coming when no one will be able to accomplish anything for the Master.

The Traditional View of this Parable



Having grown up in church all my life, I have heard this parable preached on several occasions. This parable found in Matthew 25:14-30 is very similar to one found in Luke 19:15-27. In both parables a master had to go away to a faraway land to take care of some business. He needed to turn some of his affairs over to another person to look after them while he was gone.



In the Matthew parable that we read this morning; the master gave his first steward five talents of gold. The second, two talents of gold, and the third one, only one talent of gold. Some translations may use bags of gold to help us understand the concept of talent better.



A talent was actually a specific weight of an item. This word talent is used in various verses of scripture. The ordinary talent of gold contained 100 "manehs," or "portions" (the Greek mna, or mina), and each maneh (as is seen by comparing 1 Kings 10:17 with 2 Chronicles 9:16) contained 100 shekels of gold. The Luke parable uses the word minas instead of a talent. Someone made it even simpler to understand by saying a talent of gold was equal to about 75 pounds or 1200 ounces. At today's gold value around \$4,000/oz. that would be \$4,800,000.

Because the stewards were now entrusted with such great wealth and they knew their master would one day return and ask for an accounting of what they did with their talent or minas, they got busy and used their resources and two of the stewards doubled their talents.



The third steward was afraid. He feared the wrath of his master if he failed. He feared to step out and use the resources he was entrusted with. His solution was to bury the talent for safekeeping. Nothing ventured – nothing gained.

Upon the return of the master, the time of reckoning had come. The first two stewards were praised for their faithfulness in using what they had. The five talents turned into ten. The two talents turned into four. But the last steward tried to explain to the master the rationale behind hiding the talent. The master didn't accept the excuses and judged him. In Matthew the steward was called wicked and lazy, his one talent was taken away and given to the one that had ten. And then, the one talent steward was cast into outer darkness where there was weeping and gnashing of teeth. In the Luke parable he was called wicked and was slain because they did not trust or serve under the lordship of their master.

The application I have always heard used for this parable was to encourage the listeners to put their personal talents and their resources toward the advancement of the Kingdom of God. God has given each of us some talent or resource we are to utilize for the work of God. We look around and see some have more gifts and talents while others may only have a few. We are called to use what we have – no matter the size or amount – for the Kingdom.

I felt the condemnation of the third man with one talent. Sometimes I can identify with the one talent steward. On more than one occasion after hearing this sermon, I vowed not to be the one talent steward. I would use what I had. Because I did not want to be condemned and removed from the presence of God.



First Observation – Buddy Shurden's View

At Campbell University, I heard Buddy Shurden use this parable and give a fresh interpretation of this timeless parable in scripture. He said, "The longer we live, the more inclined we are to underlive." He said, "I wish we had the ages of these three servants." Now scripture does not give us their ages, but we can only picture the age of these three stewards with our imagination.

Dr. Shurden made the observation that he guessed the first servant was probably around the age of 22. You know that age. A person that thinks they know everything there is to know about life. They haven't really worked long and earned much. They are cocky and risky. They don't know the real value of a dollar. Their attitude is "Nothing ventured, nothing gained." This kind of person would plow forward and put those five bags of gold to work quickly.



The second individual, Dr. Shurden surmised was around the age of 40. Three kids running around the house. A workaholic kind of person, working 60 hours a week. Lots of responsibility, slightly more cautious than his fellow servant. Maybe that is why the Master entrusted him with only two bags of gold. But that individual took those two bags of gold and put them to work. The result was just as successful as the other. He earned back double.

The third servant was a conservative kind of guy. Dr. Shurden said if he were giving ages, he would peg this guy around 75. Old enough to know about the bumps and bruises in life: old enough to be super cautious. Always worried about the “What if’s” of life. Time has a way of making you cautious.

This is the person that would never venture into the deep end of the pool. Always standing in the shallow end looking with envy at those who could swim in the deep end. Too timid to jump into the water off the high dive, yet unwilling even to jump into the water at the edge of the pool.

How old are you? You don’t have to be 75 to underlive. Some of the youngest people I know are underliving and paralyzed by a fear of moving forward in life.



Second Observation – Underliving Stems from Fear



Last week I spoke about how we are plagued by many things in life. Fear is one that has gripped many people and continues to drive how we act and what we do. Many of you in this room have had to face your fears and move on in spite of it.

I believe fear is exactly what paralyzed the third servant. He felt squeezed. He knew from working with the master all those years, the master gathered where he did not sow, and reaped where he did not plant. He simply was afraid and hid his one talent.

What are the fears that keep you up at night?

- Is it your grades?
- Is it your health problems?
- Could it be a lack of employment and money?
- Pending bankruptcy?
- Is it the broken relationships in your life?
- Is it the scary unknown future?
- Is it the fear of an action or act that may embarrass yourself?
- Are you motivated by what others think of you?
- Has illness or the potential for illness caused you to withdraw from others?

We avoid so many things because of fear.

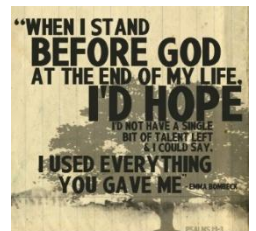
What catches my attention is the judgment and condemnation poured out on this third servant is this thought.



“Withholding good is just as offensive to God as active evil.”

Both receive the same condemnation. James 4:17 reminds us, *“Therefore, to him who knows to do good and does not do it, to him it is sin.”* The failure to do good is to face judgment. It is better to have played and lost than to never have played at all.

Dr. Shurden quotes Curtis Burge as once saying, “When we stand before God and He calls out our name and asks us, “What did you do?” Some will hang their head and say, “Not much.””

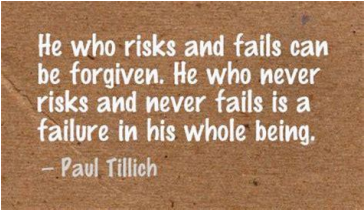


There is so much that needs to be done and yet we continue to do, “Not much.”

Walter Shurden gave the ministers and preachers there a challenge. He asked us a question. “What makes a good sermon?” He said it lies in the area of courage. The courage to stand up and say what needs to be said. Great preaching is brave preaching. There needs to be a willingness to hold up Christ unapologetically and risk raw retaliation. I admit to you there have been times as I have preached here at Spilman, I have held back in fear instead of speaking the truth in love.

This paralyzing fear is true with our personal lives as well. We need the courage to live well, walk humbly with God, reflecting holiness in all we do. We don’t need to let fear freeze us into inaction. We don’t need to live our lives with a series of red lights constantly keeping us suspended in midair.

Failure can be forgiven – but even God cannot forgive you when you don’t act.



He who risks and fails can be forgiven. He who never risks and never fails is a failure in his whole being.
– Paul Tillich

Detrick Bonheoffer was a German theologian during the period of history when Hitler rise to power prior to World War II. He is best known for the book, *The Cost of Discipleship*. I was always bothered by Detrick’s participation in a plot to assassinate Adolph Hitler. How could a Christian become involved in something like that?



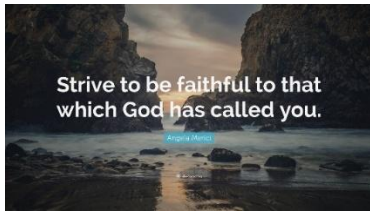
What I have discovered, and am slowly beginning to grasp is that Detrick was ready to move forward and risk failure because He knew to stand by and do nothing was simply wrong. For him it was a grave sin to allow evil to continue to flourish when he could have done something to prevent or stop it. He came to understand God as a gracious God who would forgive him even if participating in the assassination plot was wrong. He would rather risk the grace of God than to sit by and do nothing.

I believe the master that had entrusted that one bag of gold to that one servant would have been forgiving if he failed. Failure to try resulted in sure sudden condemnation: “Depart from me you lazy and wicked servant.”

The master took that one remaining talent from the servant that was underliving and gave it to the one that had risked and doubled his investment.

There is a sense of urgency within me now that I am older. This sense of urgency has been building in me over the years. We must be about the Masters business and we need to do it now.

God measures our success not by what we have, but by what we do with what we have – for everything we have is a gift from Him. We are really only managers to whom He has entrusted resources and responsibilities.

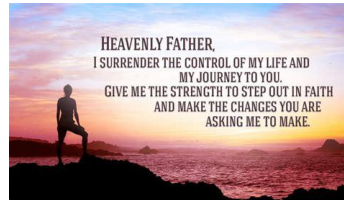


The key thing God looks for is faithfulness, doing what we can to obey and honor Him with whatever He has given us. We may or may not be “successful”

as our culture measures success, in terms of wealth, prestige, power, or fame. In the long run that hardly matters. What counts is whether we have faithfully served God with what he has entrusted to us. By all means we must avoid wasting our lives, by the way the third steward wasted his talents, by failing to carry out our Master’s business.

What we do matters to Jesus. Jesus said to one person, “Sell what you have and give to the poor.” To another he said, “Leave your father and mother and follow me.” While the world may say, “Live your own life. Rest and relax you have earned it.” It seems as if Jesus is continuing to say, “Risk your life on something that matters.”

“When your life is over, don’t let your epitaph say, “I have simply visited this world.”



Let it be said of you, “I gave my life for something that mattered and I have helped change it for the better.”

LET US PRAY