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**VADE MECUM, VOLVENTIBUS ANNIS**

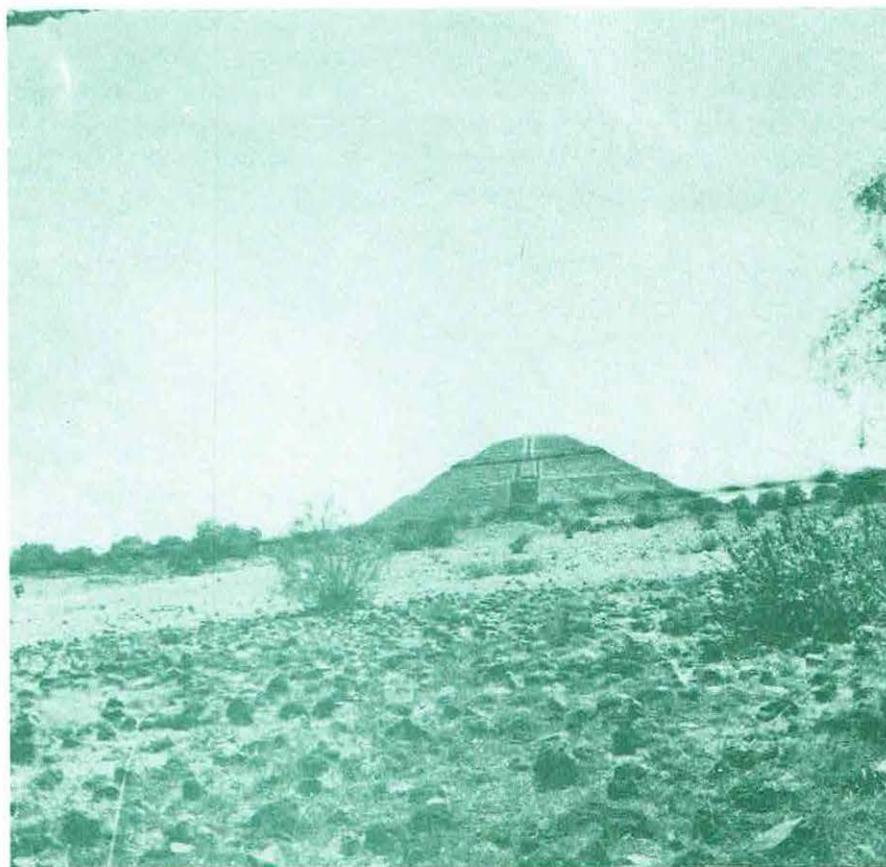
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# The Great Parable Series

## WORKING CAPITAL

THE PARABLE OF THE TALENTS

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THE MAN WHO DIDN'T TRY

ACCOUNTING TIME

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## **B**ELOVED CENTURION:

The title of this lesson is WORKING CAPITAL, but there is a great deal more covered in it than the title would imply. Here we speak of working capital as that which we have to work with, be it money, talents, or whatever it may be, but we also discuss with you in this lesson the subject of stewardship. We are all stewards of God.

There is no part of our time that is our own time; and the rest God's; there is no part of our money that is our own and the rest God's. It is all His. He made it all, He gives it all, and He simply trusts us with it for His Service. We are but stewards of that which He hath given us.

One of the reasons, as your instructor, that I am happy to bring you this lesson is because it is a subject that is particularly interesting and powerful to me, and I feel that it should be of great encouragement to those who are discouraged - those who feel that they have been left out from the standpoint of talents they have received, while others seem to have so many. Such may not be the case at all, because if you have the ability to help someone who needs you, even if it is only a word of cheer or friendliness, or if you are able to make the life of someone a little happier, even in what might seem to you to be a very small way, you do indeed, have a talent.

We must be good stewards of our talents. Maybe you have only one talent, while someone else has many talents, but you are able through your own actions to make more use of that one talent than another with many more talents but less ability to use them.

So it is my hope, that as you study this lesson, you will feel happier with the talent you have been given, and that you will have more heart to put to work immediately that which you have. That is the way our talents multiply.

Along these same lines, there is a saying I once heard, which I liked very much, and it has a great deal of wisdom in it. E. H. Chapin wrote it; he says, "Truly man never frets about his place in the world. He just slides into it by the gravitation of his nature and swings there as easily as a star."

In this little foreword from instructor to the student, there is not a great deal more to be said. The truths which have been set forth for you in the pages to follow speak for themselves. I only wanted to express to you, in these informal remarks, my great interest in this Parable of the Talents.

The understanding of Stewardship and our realization of its importance in everything we have, no matter how little or how great, is something every member of the Mayan Order must have deeply impressed in his consciousness. Many of the members of the Mayan Order have been, at some time or another, Stewards in their churches, and like your instructor, they know the importance of this office.

But let us proceed with our lesson:

## WORKING CAPITAL. Matthew 25; 14-30.

THE PARABLE OF THE TALENTS

**T**HIS is another of the teaching stories of Jesus that could not be told quickly. It takes sixteen verses, but if anyone else were telling it volumes would be required. Here again you can read the parable for yourself - once before you consider this lesson, and once afterward to see if it means any more to you than it did before. This is a good practice in all Bible study.

You have noticed by now that one element runs through all the Master's parables. Each deals with some phase of the Kingdom life, or life at its best; but each makes it clear that the responsibility as well as the reward belongs to the individual. No arbitrary force compels us to do either the right thing or the wrong one, and no one else takes the blame or claims the credit for what we do. It always stands out clearly that we are the masters of our fates and the captains of our souls.

This parable, for instance, deals with investment. Responsibility for the handling of values is laid upon us by an absent Owner. Some of us invest this working capital very well, others less well, and some not at all, with the results that would naturally follow if the values were material.

Here again you may say that this has nothing to do with you. Yes, but it does. It has everything to do with you. In fact, the parable is about any one of us. The question it raises is, how well are you managing the endowments and opportunities that have been given you, and can you manage them any better than you do?

You know what it means to be agent for another or the manager of his property or money. You are provided with working capital with a view to increasing it by investment or trade. Some might not know it is not your own, but if you ever get to assuming that you will run into disaster. The same is true of all with which God entrusts us, including our abilities and labors.

God has not gone away, but He is unseen. He works with you in the management of your life, insofar as you will permit it, and He watches over every use you make of the blessings He bestows; but flesh and blood finds this very easy to forget. This makes you and all of us completely responsible for the management of these blessings, whether it is gain or loss. We must decide what can be done with them and about the results of our management.

All this is very directly related to the Kingdom so close to the Master's heart, for this is exactly the way it must be built. God in His providence gives us the necessary resources and skills in our powers and capabilities. Some double them or the gain from them. Others realize some increase or other. Some merely let them rust away. That is the story of the talents, as we see the principle at work anywhere we look.

## CUR ENDOWMENT

**I**T takes working capital to do things in the world. Material ones like conducting a business, making gains by trading, or realizing a return on investments, requires money or some form of material possessions with which to work. These must be inherited, acquired, or borrowed. Their possibilities are limited by ownership, borrowing power, or both. One may be fortunate in this regard or not.

But here the case is different, though the principle is the same. In the realm of which the Master was speaking we all have resources. The great Owner of the vast world estate saw to that by sending us into the world with them or the makings of them. What are some of the assets you have to work with?

Naturally possessions constitute one. There are ways of taking these perishable things and making them immortal. Money and property are not to be despised in themselves. There are many good things you can do by the consecrated use of them, and the more of them you have, the greater is your opportunity to see that they do their share in the making of the new earth. This is true, however limited your possessions may be, for the dedication of material things often leads to their more rapid increase.

A very important part of your working capital is your abilities - your talents in a very true sense - there being an accidental play of words here. These are born with us in raw form, and part of our responsibility is to develop and train them like tools to be sharpened and made ready for the most effective use. But we must never stop with preparing them for use. We must use them. The quality of our stewardship is measured by how well we do so. What can you do that will increase the quality of your life and the happiness and welfare of others? That is your possible investment. Make as much of it as you can.

Everyone has skills that are not easily noticed, yet that are very real and capable of vast good. For instance, you may be a person with the ability to encourage others. Perhaps you can bolster the morale of young people who are not sure they are capable of making something worthwhile of their lives. Perhaps you can encourage old people who are haunted by the thought that life is over and finished for them. Perhaps you can strengthen people for whom so many things have gone wrong that they are about to give up. Perhaps you can comfort people who have had sorrow. Do it, and try to learn to do it well. All of these are talents.

The list of possibilities is endless. It includes every single thing you can do to live a richer life or help anyone else to do so, everything you can do to make any condition better or any dark place brighter. THAT IS YOUR INVESTMENT. DO NOT FAIL IT.

## ACCOUNTING TIME

**I**N the parable of the talents the man who has entrusted this working capital to his agents eventually returns, as of course he would. His arrival back home is accounting time for the agents or stewards. Of course that time always comes sooner or later. These servants knew that, as all should, but they had not all done the same thing about it, and so they did not

receive the same reward.

ACCOUNTING TIME comes in life, just as it does in the story. Call it whatever you will, it is sure for it is woven into the very fabric of life. If one does business for another, he must answer to that other. If he does business for God he must answer to God. If he does business for life, he must answer to life. Even if he does business for himself he must answer to himself. The fact is that each one of us does business for all of these, and to all of these he must give account.

Remembering this will help you to conduct your life in a more orderly and satisfying fashion. Those who live, if it can be called living, merely from day to day in aimless and slipshod style are due for a rude awakening when the accounting time comes with its imperative demands.

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Life has its grand accounting time when the final report is rendered and the final ruling on it is made. We are always leading up to that by what we do or fail to do with our God-given opportunities and abilities. But that is not all. The doings and results of every day and even every action have their own accountings, as they make the entries that will add up one day to the total result. These need to be watched, for they indicate clearly where we are heading.

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In the country store where a man worked in his youth a very indicative system of bookkeeping was used. There was a daybook in which all transactions were entered. At the end of a day or a period of a few days all this was posted in permanent form in a ledger where the debits and credits could be set against each other to show exactly where the business stood at any given time. The ledger showed what the condition of affairs was, the daybook what it was becoming. The ledger was the book of final judgment, the daybook of day by day and hour by hour judgment.

When a wealthy man who had started poor was asked by someone what was the secret of success in business, he replied, "Pay as you go, and keep books". That would mean to post your ledger often, but to watch your daybook all the time. It shows the trend. It will help you to make every day a success.

In the business of living we do not win with one grand coup. We do it by keeping the enterprise in the black day by day. What you do with your life this day is a fair indication of what the final outcome will be if you continue on the same basis through the days and years.

But always remember this. Until the grand accounting does come, the time when you have completed your record and know it must stand, you can always begin doing better. You can get the business of living on a sound basis any time if you will. Then if you will keep it so there is no question what the ledger totals will be and of the color of ink in which they will be written.

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## THE SUCCESSES

**I**N the story the man who had received five talents and the man who has received two talents both managed their working capital so well that when the Master returned, each had doubled the value of what had been entrusted to him. A hundred percent gain is good in anything anywhere. In finance it is a difficult goal and rarely attained. In everyday living it is a goal quite possible to anyone who will make an earnest and consistent effort.

Consider the term "consistent effort". Success in building anything comes not from the occasional stroke of seeming luck, but from the daily endeavor. If we knew the detailed stories of these two good stewards we would find that they really worked at their tasks, that they turned their capital over many times, and that they were vigilant to see and avail themselves of every opportunity. We would find that they kept some sort of equivalent of a daybook that showed them at any moment what the final accounting was becoming.

In speaking of the certain testing times we must all expect to meet Jesus once said that "he that endureth to the end shall be saved." In the early chapters of the Book of Revelation, St. John records a letter to each of seven selected churches in Asia Minor. Each letter does three things. It commends good works, calls attention to errors, and closes with a promise to him that overcometh. That idea of overcoming, of success through fidelity, stands out very prominently in Kingdom teaching.

Steward of life, Beloved Centurion, how are you getting on managing your working capital of time, strength, talent, and opportunity? You have had your dreams of the worthwhile things you would do and be in the world. Are you staying with the task till you make it come true, or are you stopping in mid-stream and beginning to drift, or are you failing to keep your reckoning clear, and failing altogether? Your instructor knows that you, as a Mayan will always keep on, - on the path that ultimately leads to accomplishment.

If you have been successful in the enterprise of Kingdom living, well and good; but remember that the record is made only thus far. You have not finished. You are still on the daybook, and your final ledger balance has not yet been entered. If you are doing well, may you continue successful till the record is complete.

But if you have stopped on the way, or if you have been hindered or delayed by anything, be thankful that there is nothing to keep you from getting started again. If you have stopped because one plan broke down, make another plan. It is a sadly mistaken view that lets one give up because he has made one failure or many. Always try again. You will one day get started on a much better road than ever.

If catastrophe befell you, do not let it defeat you. Maybe the plans for your castle in Spain were immature. Maybe it is just as well that it did crumble, so now you can plan a better one and go ahead. Do not trouble even to gather up the wreckage. Leave it and start over. See if you cannot do something still better.

Those who have known nothing but success deserve credit of course, but they do not deserve it half so much as those who have built success out of failure. It can be done, has been done, and is being done all the time. Mayans are doing it; - their letters tell the good story.

### THE MAN WHO DIDN'T TRY

**W**E have considered those who try and succeed, those who try and give way under the strain, and those who see their efforts crash in ruins because of some misfortune. We have noted that some of these are assured already of victory, and all the others can be if they will be courageous and faithful. Those temporarily defeated can still overcome. It happens all the time. It may be that both the men who received the Master's approval for doubling their capital may have had one or both these experiences along the way.

Few people who make a success of anything in life, or of life itself, have smooth going all the way. Indeed many of the victorious have acquired the needed determination from experiencing a few temporary setbacks and defeats. No such condition needs to be permanent for anyone who has had the courage to try in the first place. No such condition often is.

But now we turn to the pitiful side of the picture, to the man who did not even try. We cannot call him the man who failed, because he made no effort at which he could fail. He did not struggle and grow weary in well doing, nor did he make the effort and see success prevented by some negative condition or influence. If he had tried he might have turned out to be one of the victorious ones. Indeed he might have done better than the others. But no, he did not even try. One cannot be stopped when he hasn't even started. If either of the two men who succeeded had tried and failed, he might have been forgiven. So it might have been with the man who failed - if he had tried. He stood condemned not because he failed, but because he cut himself deliberately and completely off from success.

He had his excuses to offer, of course. The slackers of the world always do, and the excuses are never very good. The one this man made was not only poor, but it was disrespectful to the man who had given him his opportunity. It must have been irritating to the Master. He was a hard man, the failure said, and he was afraid he might be judged harshly if he did not do well. You see, he even opened the way to failure by negative thinking to begin with. Who could succeed when he was assuming failure? He gave as his excuse for inaction the very thing that should have given him determination to do his best. We do not achieve success with one hand while we are holding the door open to failure with the other.

He said that in his fear - always a self-defeating attitude - he hid the money in the ground. There he had it wrapped in a napkin, just as he had received it, all ready to give back, and even complimenting himself on the fact that none of it was lost. But the Master had lost something - the possible gain. The steward had lost something too - the Master's possible approval and all that might have gone with it. No one can tell how great these losses may have been.

Money hidden and kept out of circulation is bad economics. Abilities hidden and kept inactive are bad stewardship. Each leads to depression in its own field.

If half the human abilities now buried in napkins of fear, doubt, uncertainty, and unconcern, were brought out and put to work, they would release enough power into the world life to make this indeed a golden age. Nothing can restore our loss from the sad fact that so many people do not try, nor do they ever know what wonders they might have accomplished.

#### TO HIM THAT HATH

**T**HINK carefully about the penalty imposed on the man who hid his one talent in a napkin. The Master ordered that the meager sum he held in his hand unincreased should be taken from him and given to the man who had built five talents into ten, not to the one who had the lesser sum but to the one who had the greater. "To him that hath shall be given", ran the judgment, "but from him that hath not shall be taken away even that which he hath."

That may seem like a relentless law, and it is. It is a law of nature, and all the laws of nature are relentless. It is a law of life, and all the laws of life are inexorable. It is not that anyone is heartless or cruel. It is just that this is the law of cause and effect. We have no cause for complaint, for we provide the causes ourselves. It has no choice but to grind out the effects.

Is it not true that the person who succeeds best obtains the best results, and that the harvests others might have reaped sometimes fall into his bins? Have you not noticed that anyone who begins succeeding at anything is likely to succeed better and better at it all the time, while the person who makes no earnest effort slips ever farther down the slope of failure? It is not because providence is partial. It is because that is the natural law of failure and success. Habit is cumulative. Success and failure both accelerate and multiply themselves until they become fixed habits too strong to be broken. The use of the powers we have makes us stronger, while powers unused atrophy and disappear permanently.

There is a certain innate justice in this. The law of life decrees that effort shall win, and the lack of it shall lose. It also decrees that each of them opens the road wider for more of the same to follow.

This means something that may be disturbing, but it is true. It is that each of us stands today with the rewards of what he has accomplished and even of what he has tried to accomplish securely built into the structure of his life. There is also another thing that should give us pause. It is that people who have done their best stand credited today, instead of us, for what we should have done and did not. This fact operates to our detriment, however, only if we let it.

In the older American community there was always a neighborhood lazy man. He spent his time sauntering about watching the women, the children, and the

neighbors work. He was usually an amiable soul, probably because that took the least effort. He consumed, but never produced, and he was the most disdained man in the neighborhood.

People took this attitude because these men did nothing for the community, the world, or the ages. This was because they did nothing for their loved ones or themselves, so they never got the idea of doing anything for others. They were dead weights on their generations.

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All this slows down history and holds back the Kingdom. The world has to wait till its idlers either change their minds or get out of the way so someone else can take their places and carry on. The best solution is for them to change their minds. St. John wrote to the church at Philadelphia this message from the risen Christ:

"HOLD THAT FAST WHICH THOU HAST, THAT NO MAN TAKE THY CROWN."  
-- Rev. 3:11.

Destiny says the same thing to you. The capable and willing wait the chance to seize your crown. Do not let them do it. Fill your own place in the world, and do it well.

#### A SHIFT OF CHARACTERS

**I**N closing, let us turn the elements of this parable about to illustrate another point. Jesus was telling a story to indicate certain truths, but as the teller of the story he could have arranged the characters differently and have made his point and another also which we will bring out here.

The Master made the five talent man the hero and the one talent man the villain of the piece. Indeed it sometimes happens just that way, but it also sometimes happens the other way around. Sometimes on the stage of life it is the one talent man who makes the most of his opportunity and the five talent man who throws his chance away. We say this to assure you that you need not be discouraged if you are a one talent person. You might do more and better with your one talent than someone else does with more.

The high man in the story was commended not because he had more talents but because he did more with them. The one talent man was condemned not because he only had one talent but because he did nothing with the talent he had. Whatever your endowment may be, you can do something important with it if you try. You can also make a complete failure with it if you let yourself.

A certain man was commended for what he had accomplished and congratulated on the talents which had made it possible.

"You are mistaken", he replied. "I am really a man of few talents, and they are only of average ability. If I have accomplished something worthwhile it

is not because I had many or superior talents, but because I put the few ordinary abilities I had to the fullest use I could. Knowing that I did not have great ability, I saw early that I would have to use what ability I had to the limit. The fact had a certain advantage, for it forced me to concentrate and drive away at one thing till something was achieved."

If you are a person of great ability, that is splendid; but you will need to guard against two temptations, the temptation to scatter your shot and the temptation to think you will succeed anyway and need not put forth effort.

If, on the other hand, you are a one-talent person, do not be discouraged. One talent kept at work can keep you busy enough to achieve a life work and make a record to be proud of. One talent well used will make you a specialist, a master who will be remembered as having done one thing well. So be proud, happy and courageous, - and busy, - especially busy.



As we close this lesson, I urge you to take stock of your talents which God has entrusted to you as a steward. Make up your mind in the days ahead to make the most of every talent you have, be it one or many, and never fail to be grateful. Let us say together the following prayer and mean it from the bottom of our hearts:

#### PRAYER

Heavenly Father, I thank Thee for all the powers with which Thou hast prepared me for life. Help me not to fail to make use of all of them in the doing of Thy will for myself and others. Amen.

May God Bless You

YOUR CLASS INSTRUCTOR.

Our next lesson will be entitled HUMAN RELATIONS, Luke 10:25-37, and in it we study the following subjects:

THREE NEIGHBORS  
NEARNESS IS NOT THE TEST  
SHEEP NOT OF THIS FOLD  
A REMEMBERED NEIGHBORHOOD

STRAINED TIES  
THE GREAT COMMANDMENT  
THINGS  
PRAYER

This is a fine subject, and, we believe, a fine Lesson.

