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From Comfort Zone to Trust Zone:
How Jesus Urges Us to Take Leaps of Faith for
His Kingdom

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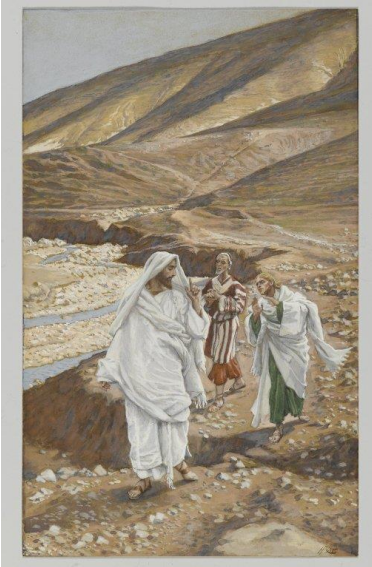
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Now Entering the Trust Zone

When we commit to becoming disciples of Christ, we need to understand what it means to be a disciple. What does Jesus require of us? What do those requirements mean to our daily lives? How can we apply the stories and sayings of Jesus to life situations?



As I read the Gospels, I'm struck by how often Jesus challenges people, urging them to leave their pasts behind, to immediately follow him, to repent and change their ways, to take risks, to do uncomfortable things to serve his kingdom, to trust utterly with faith that at its fullest would move mountains.

¹ The very first disciples, as described in the Gospel of John, are thought to be Andrew and John. They learned quickly about Jesus' challenges to take risks. Scripture tells us they quit following John the Baptist to literally follow behind Jesus, who turned and asked them, "What are you looking for?"

They answered, "Rabbi, where are you staying?" Their intent was to have a deeper conversation with Jesus, to build a deeper relationship. And Jesus replied, "Come and see!"

Come and see! Jesus made no promises of what their discipling lives would be like. He didn't offer a salary or benefits

or even a job description. He essentially said, “Dive in, and you’ll figure it out.”

Jesus still instructs us to dive in today. Jesus is looking for new, risk-taking disciples *today* to join him in his kingdom on earth. And he’s looking for his current disciples to also take risks and go deeper in their faith and trust.

From Comfort Zone to Trust Zone is a Bible study that explores a dozen ways that Jesus urges you to move from your comfort zone into his trust zone – the place where you come and see, the place where you dive in, where you go deeper with him, where you move mountains with faith, where his kingdom is revealed.

Comfort Zones vs. Trust Zones

“Comfort zone” is a familiar term. I imagine we hear this phrase almost every day.

“Trust zone” is a term I made up – as far as I know. Thus, it needs definition.

What is a comfort zone, and what might a trust zone be? I asked this of a class I was teaching. Some of their brainstorming ideas:

COMFORT ZONE

- Easy
- Safe
- Peaceful
- Familiar
- People you know
- Confident
- Rest
- Relaxed
- Hassle-free

- No risk

TRUST ZONE

- Out of comfort zone
- In danger
- Safety net
- Feeling free to speak
- Comfortably vulnerable
- No judgment
- Trusting

What struck me about their perceptions is that a trust zone may contain risk and danger, but it also includes comfort and safety of its own.

Clearly, I don't expect you to feel comfortable about leaving your comfort zone. My role is to point out what Jesus said and did, and to help push you toward the new, the ambiguous, the uncertain. But you won't be alone there. Because as we'll learn, Jesus is always with you in the trust zone.

A Trust Zone Analogy



I have a hobby of ascending tall towers wherever I travel: The Empire State Building and CN Tower in North America, the Eiffel Tower and Vienna Tower in Europe, Taipei 101 and Tokyo Skytree in Asia, Melbourne Skydeck in Australia, and many more famous and not-so-well-known towers. I love the views where I can learn about the surrounding area. I look forward to the elevator journeys up and down, which with new technology, are becoming faster all the time. I enjoy the stories of how these towers were built.

These days, many of them have added a clear floor, upon which you can stand, look down through your feet, and see the ground hundreds of feet below. The first such floor I visited is previously pictured, at Calgary Tower. Those aren't my feet, but that is indeed the view I saw and remember!

It's a disconcerting experience; all of your senses warn you that you are in danger of falling, yet you're actually standing on a solid, secure platform.

The most wicked tower glass experience I witnessed was at Melbourne Skydeck. It's a skyscraper with an observation deck and a "torture chamber" you pay for called Edge. Adventurous visitors enter an enclosed glass cube that slides out horizontally from the building, seemingly without any support. I wasn't so adventurous, so I decided to watch from a side point of view to see its operation before I tried it.

I don't know if Skydeck does this anymore, but when I visited in 2010, the cube's glass was tinted so you couldn't see out as the cube slid into the sky. Here's the wicked part: The cube would stop, and the tinted color would seem to fall, replaced by transparency, at the same moment that the sound of shattering glass was played! The effect was to momentarily make you think that the cube had been shattered, and you were going to fall.

It's a scream-o ride. People experienced a terrifying instant, then laughter would follow. For some. The rest were still shaken. I watched this several times and decided Edge wasn't for me.



Grand Canyon Skywalk is a 10-foot wide, horseshoe-shaped glass bridge that extends 70 feet out over the canyon. While I'm fascinated by glass floors, my senses twang too much for me to walk such a distance without freaking out!

I took this selfie while lying on the transparent floor at Lotte Tower in Seoul, clowning around, knowing it was safe. Yet I could not bring myself to put my whole body on the clear surface, although that floor is

probably as sturdy and supportive as the surrounding concrete. But I was lying on a trust zone, right?

This is what it's like when we obey Jesus' urging to take risks for His kingdom. We're actually led to solid ground, perhaps the most solid ground we've ever stood upon, but it doesn't look like it. It's like a glass floor. It feels uncomfortable, disorienting, and even hazardous. We worry that the structure will collapse, and we may fall at any moment. But Jesus will support us when we take those risks, loving us, providing help, even carrying us if we need it. That's when you're in Jesus' trust zone.

Challenging Your Faith

I found this quote to be most interesting and worth considering. It comes from Alexander Lang, a former pastor who became burned out in his job. Here's one reason.

Most Christians don't want their thinking challenged. They come to church to reinforce what they've believed their entire lives. From their perspective, the job of the pastor is not to push them to grow, but to reassure them that they are already on the right track. Any learning should support the party line and comfort them that their investment of resources in the church will result in a payoff somewhere down the line, particularly once they reach the afterlife.²

This book may indeed show you that you are on the right track, in some ways. But this book will also challenge your faith and push you to grow.

There are 12 comfort zones and 12 corresponding trust zones identified in this book.

- You may find that some comfort zones do not apply to you. You are past those comfort zones and are already in the corresponding trust zones.

- You may find that a comfort zone sort of applies to you. You can see where you can improve your faith walk by following the description of the trust zone.
- You may find comfort zone descriptions that hit a nerve, that make your cheeks turn red with shame or make your blood boil with anger. Pay close attention to these, because you have located your cherished comfort zones, and you should seriously consider how to leap from them to the corresponding trust zones. This is where you can grow your faith. But you're going to have to change, leaving behind something you have long believed or followed. Listen closely to what Jesus has to say to you through scripture and through this book.

Now let's start our study of 12 Bible stories in which Jesus challenges people to enter a trust zone, learning how to apply these stories to our 7-day practical faith journey.

Taking Risks

Bravado. Courageous. Boldness. Audacity. Adventuresome.

You might find these words in a thesaurus to represent risk-taking and risk-takers. They certainly sound accurate on the surface.

Then again, I know this phrase as well: “Sometimes not taking a risk is taking a risk.” Life calls us forward whether we want to take a risk or not. It can be dicey to try to stay in the same comfortable place.

What I want to show in this chapter is that there is another side of risk-taking that should inform us Christians as we strive to live a 7-day practical faith. It is a dimension of attitude, priority, and obligation, all in the service of God.

I would never skydive. Uh-uh. Too risky! But I would (and did) quit my job to fully launch Cecil Taylor Ministries, because I sensed over a period of years that I was called to do so.

If God ever called me to skydive, I would have to reconsider. Thankfully, that call will probably never come!

A Parable of Risk-Taking

The core Bible passage for this chapter is also the core passage for the entire book. It has traditionally been labeled as the Parable of the Talents, but I opt for an updated label called the Parable of the Bags of Gold.

The reason is that the word “talent” gives us English speakers the wrong impression. We think of talents as gifts or abilities. But

back in Biblical days, “talents” indicated weight. When the parable reads that a person was given five talents, that indicates the measure of the weight of the coins or gold handed over.

With that in mind, let’s examine the Parable of the Bags of Gold, as Jesus tells the tale in Matthew 25: 14-30.

“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master’s money.



³“After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have

gained five more.’

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

“The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in

charge of many things. Come and share your master's happiness!

"Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'

"So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Scottish theologian William Barclay wrote, "In this parable Jesus tells us that there can be no religion without adventure."⁴ To what adventure is Christ calling you?

Let's clarify a few things about the parable. The bags of gold belong to the master (meaning, God). They never belong to the individual. Any benefits from managing the money also go to the master. It's not clear what percentage, if any, goes to the servant.

The master is pleased with those who invested and doubled his money. To invest means to take a risk. If you've ever invested, you know that there are few promises about the return. Financial caveats state that the more return you seek, the bigger the associated risk. The two servants who were able to double the master's money took big, risky swings to do so.

The servants were given bags of gold to work with. What do these bags of gold represent? Ray Stedman points out that they stand for opportunities:

(The bags of gold) represent the opportunities that come to us, as professing Christians, to invest and utilize the natural abilities that God has given us, not on our behalf, but for Christ's sake...

They are moments of fateful decision when we are confronted with the question of whether we are willing to invest our life and risk the loss of something we want, in order that God may have something he wants...

These opportunities to invest your life for his sake or save it for yourself are God-given opportunities which he provides. In that fateful moment we hang between heaven and hell, a moment of crisis and decision.⁵

The first two servants took that risk for the sake of their master. But the third servant did not.

That servant hid the money and returned to the master the same sum given. The master was furious because the servant did not at least invest the money in a bank for some nominal, low-risk return.

Here's a question: Exactly what did the third servant do while the master was gone? He clearly wasn't acting in the master's interests. It's easy to conclude that the servant was lazy, but I think the problem goes deeper than that.

My conclusion is that the third servant was working for himself.

Just as he did not invest the money, he also invested neither time nor energy on the master's behalf. The servant felt no debt or obligation to the master. He selfishly worked for himself, ignoring the opportunities the master gave him, and then came up with a lame, rather rude excuse when called to account. Stedman interprets the third servant's excuse in this way:

(The servant) says to (the master), in effect, "Look. When it all boils down to final things, it's your fault. I knew you, knew

the kind of man you are. You're a hard, grasping individual. You expect people to do your dirty work for you, but you get all the benefits. You are unreasonable in your demands. If people don't come through with what you expect, you blame them for it. But I've outwitted you. I've got exactly what you gave me. Here it is. You and I are even."⁶

The master saw this wicked servant as wasting a huge opportunity and punished him for his lack of consideration and service.

The Parable's Comfort and Trust Zones

In this parable, the comfort zone is our desire for comfort and security and doing things our way. We want to play it safe. We want to “do our thing.” We don't want to leave our comfort zone to do something extra for God.

The trust zone is the place where we seize opportunities for the master's behalf. We're given the freedom and command to leverage those opportunities, but always with kingdom goals in mind, not ours.

In summary, the conflict between the comfort zones and trust zones in this parable boils down to whom we are working for. Our comfort zone is self-interest and self-preservation. Our trust zone is self-denial on behalf of the Lord.

Let me pose this question. What do you think would have happened if one of the servants had invested and taken a risk, but it did not return enough money?

This is a good discussion question with valid points on each side. (If you are in a group study, this is one of the questions offered for discussion in the Leader Guide).

My view is that the master would still have been pleased, as the servant did the right thing in entering the trust zone and taking

a risk. We are first called to be faithful before we're called to be successful.

It also depends on your view of success. In God's calculation, something that looks unsuccessful to humans may be very successful. Our actions have a ripple effect; perhaps someone was influenced to learn from our efforts or was encouraged to take a risk themselves. God repurposes failure and calamity for good.

Of course, we all want to hear, "Well done, good and faithful servant! Come and share your master's happiness!" We want to hear it in prayer or in spirit here on earth; we want to hear it when we come face to face with Jesus. God's opportunities can only be leveraged when we take a risk.

The Elephant in the Room

In practically every book and video series I produce, there is a section called "The Elephant in the Room." I realize there is always a counter argument to the key points I present, and I want to address that elephant up front.

In this case, you might wonder, "Doesn't Jesus want us to be comfortable? Is he always calling us to go forward? Is everything in our lives supposed to be about risk?"

My response, quoting Ecclesiastes 3:1, is, "To everything, there is a season." Indeed, there are times when the Holy Spirit will tell you "no," instead of "yes." Times when the Spirit says, "Clear your calendar" or "it's time to focus on your family." We can experience fallow times of rest or repair or waiting. We sometimes require dormancy, replenishment, nourishment, and pruning. It's not always go-go-go.

But realize that the slower periods often set up the action. In the long run, Jesus urges us to keep going forward and to take leaps of faith for His kingdom.



Let me give you an example of how the Spirit's leadership can alternate between go and don't-go. As soon as I took a leap of faith, quitting my day job in 2021 to turn Cecil Taylor Ministries into a full-time venture, my mother's health took a drastic turn for the worse.

She lived near me, and I was her primary caregiver. Instead of working full-time on the ministry, I was spending

significant time on her care.

I kept praying on this matter, asking God, "Why did you bring me to this point when I was supposed to start a ministry, and instead, I'm a caregiver?" I mean, clearly, it was good that without fulltime employment, I had time flexibility to help her, but still! God's consistent response was, "You're the only one who can do what you're doing. Take care of your mother. I'm patient. When the time comes, we'll work together on the ministry."

In other words, stop and wait. Your new ministry trust zone can be delayed.

Of course, you may observe that the caregiving itself wasn't truly a restful time, but was itself a trust zone, where I needed to lean on Jesus to sustain me through the effort. And of course, you can correctly guess that God has used every ounce of that experience to inform my ministry as I have moved forward into a new trust zone.

A Connection to the Parable

Even in those fallow times, we're not usually called to be completely inactive. Even in those times, there are times of service and self-denial.

To put it in the context of the Parable of the Bags of Gold, our abilities may be compromised at times. Not necessarily our skills, talents, and gifts, but our *ability to respond*. For example, when I was helping my mother, my ability to respond to my perceived call, and other volunteer needs, was reduced.

How can we still enter trust zones when we're at a disadvantage in our ability to respond, for whatever reason?

I'm reminded of this story that emerged from a youth mission trip on which I was a sponsor.

Our youth group and adult leaders had traveled to Galveston months after Hurricane Ike to help remodel homes damaged by the storm. I was leading a group of seniors, so we were assigned one of the toughest jobs, remodeling a small "shotgun house" in an impoverished neighborhood near the Port of Galveston.



A challenge came to us almost immediately. The residents were not there, as the house was unlivable, so the electricity had been turned off. We needed to use circular saws and other equipment to do the work.

What could we do?

We talked with the neighbor next door; his house had also been damaged, but he was able to live in it while his name sat on a wait list for volunteer attention. He agreed to let us run electrical cords to his house to draw power for our work, although his

home's electrical capability was such that it would give out several times during the day.

But this neighbor did more than offer electricity. He provided bottles of water and a few snacks. Since it was brutally hot and humid working in a house with no air conditioning, the man offered his living room as a break room for our team during our week in Galveston.

Even though his abilities were diminished in his situation, the neighbor still served God's work as he could. He entered a trust zone to allow smelly strangers to spend time in his living room.

The neighbor could be exempted from criticism as someone with his own waitlisted needs. But instead, he took a risk and helped us help his absent neighbor.

The bottom line is, the Holy Spirit will sometimes tap the brakes, but we must always be aware of our obligation to serve God's kingdom and to do whatever we can.

Summary of “Taking Risks”

Big Thought:

God rewards us when we take risks on His behalf.

Core Passage:

Matthew 25: 14-30

Key verse: ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

The Comfort Zone:

Self-interest and self-preservation.

The Trust Zone:

Self-denial to serve the Lord’s interests.

Footnotes

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² <https://www.restorativefaith.org/post/departure-why-i-left-the-church>

³ Photographic reproduction of “*The Parable of the Talents or Minas*” by Willem de Poorter. This work is in the public domain in the United States and other countries/areas where the copyright term is the author’s life plus 100 years or fewer.

⁴ Barclay, William. *The Gospel of Matthew Volume 2 (Revised Edition)*. Philadelphia: Westminster Press, 1975.

⁵ <https://www.raystedman.org/thematic-studies/parables/to-risk-or-not-to-risk>

⁶ <https://www.raystedman.org/thematic-studies/parables/to-risk-or-not-to-risk>