President Franklin Roosevelt famously asserted, "The only thing we have to fear is fear itself."

I think he was right: Fear of fear causes more problems in our lives than fear itself.

A simple and useful definition of fear is this, "an anxious feeling, caused by our anticipation of some imagined event or experience.

Fear, like all other emotions, is *information*. It offers us knowledge and understanding—if we choose to accept it.

According to Dr. Karl Albrecht, writing in *Psychology Today*, there are only *five basic fears*, out of which almost all of our other so-called fears are manufactured.

Here is the one that struck me as the most interesting. Dr. Albrecht describes it as "Ego-Death."

It is the fear of humiliation, shame, or self-disapproval; the fear of the shattering of one's constructed sense of lovability, capability, and worthiness.

Which made me think about the third servant in today's parable— the one who simply sat on his wealth by burying it. There are some lessons to learn.

First, if you want to test someone's character, give him or her a large sum of money and see what he or she does with it.

Second, we sometimes judge the third servant too harshly. He committed no sin; he did not fail to love God; he caused his neighbor no harm.

Third, freedom walks hand in hand with accountability. "To whom much is given, much will be expected."

The servant was free to do what he wanted, and yet so afraid that he chose to do nothing.

And here's the Good News. God loves us always—on the days, we fail, and on the days, we succeed. We never have to fear that God will shatter our sense *of lovability, capability, and worthiness.* 

The third servant lost a great opportunity, and yet he teaches us an invaluable lesson: It is hard to fail but it is worse to never have tried to succeed. Theodore Roosevelt.