



A little boy wanted \$100 badly and prayed to God for a whole week, but nothing happened. So he decided to write God a letter requesting the \$100. When the post office got the letter addressed to God they forwarded it on to the White House. The President was very impressed, touched and amused so he instructed his aide to send the boy \$5. He thought \$5 would be a lot to the little boy. The boy was, indeed, delighted by the money. He sat down and wrote a thank you note immediately, which read: "Dear God, Thank you very much for sending the money. However, I noticed that for some reason you had to send it through Washington and, as usual, they kept most of it" (*Bucket of Surprises*, by John and Mark Stibbe).

A woman gave her son Billy two quarters. One was for his Sunday School offering. The other was for an ice cream cone on the way home from Sunday School. Billy was flipping one quarter in the air and catching it on the way down. This happened over and over again when all of a sudden Billy missed catching the quarter. It rolled down a storm drain and was gone. Billy looked up to heaven and offered this brief prayer. "Sorry God."

Everyone has an opinion on the subject of money. Everyone. We understand that money has a central role on our lives. Most of us desire to think less about money. Don't get me wrong, most of us want to know how to make and keep more money, but we really do want to think about it less. Money is a very private matter for most of us. It's been my experience that most of us would rather talk about our marriage challenges than our money challenges. Some of us feel ashamed over how we handle money and possessions.

Messages in the church on the subject of money can sure stir a reaction. I used to be quite uneasy giving messages on the subject. I remember several years ago my elders asked me, "Why don't you give a couple of messages on money?" My response to them was, "Why don't you?" Today I am less uneasy about it. Why? Because I have learned what matters to Jesus should matter to us. The Bible contains more than 1,350 verses on how to handle money and possessions. To state it another way, 15% of all that Jesus taught relates to handling money and possessions.

Why would Jesus spend so much time discussing money and things? Because our view of money and things exposes the condition of our heart.

Today we continue our series on "Parables: More than Just Stories." Our text is Luke 16:1-13. It's called the Parable of the Shrewd Manager. I'm sure most of us have heard messages on

money. We have learned from God's Word that God owns it all. Accepting this truth is the key to learning contentment. Psalm 24:1 says, "***The earth is the Lord's and all it contains.***" All of it is his. He gives and takes away. A growth area for us is to accept and be content in what he determines me to manage of his.

We have learned that God promises to meet our needs. This is huge deal, because in rough financial times he calls us to trust him. We have learned that we are called to trust him, but it is still important to plan. Who builds without counting the cost first? We learned that money management is a revealing and often alarming test of our spiritual maturity, that the love of money is the root of all kinds of evil. We learned that generous proportionate giving to the work of God in our local church, then outreach into our surrounding communities, and then throughout the world to responsible gospel-centered ministries is a spiritual practice pleasing to God.

Whether you find yourself rich or poor by earthly standards, from this story Jesus gives us some valuable principles about money and stuff, that if we apply today, we can experience more contentment on earth. Not only that, Jesus tells us if we apply these principles, we engage in things that affect the kingdom of God for eternity. And he teaches us this through a parable that many would say is the toughest parable to interpret in the New Testament.

Jesus told his disciples: "There was a rich man (let's call him Ellison) whose manager (let's call him Busby) was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer' (verses 1-2).

So in the New Testament, extremely wealthy people would hire managers to oversee their financial affairs. These managers kept the books, approved expenditures, paid the staff, tracked the loans. In this story Jesus is telling us that the manager had been caught wasting the owner's possessions. Wasting is the same word Jesus used to describe the prodigal son squandering his wealth. In other words, the manager didn't just make bad investments, he also used the money to indulge himself rather than further his master's purposes.

It went something like this: "Busby, what's this I hear about the way you've been handling my money? I hear you have squandered it. This is it. This is your two weeks' notice and then you're

out of here. Before you go, get your accounting ledgers and bring them to me. You're done. That will be all."

The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses' (verses 3-4).

First thing to notice here is that the manager (Busby) doesn't defend himself. He stayed silent before his master. In Middle Eastern culture to stay silent when accused is to admit guilt. So he says to himself. "I'm guilty. I've been caught red handed. What will my future be? Man, I just lost my job. What am I going to do? I don't have another one. I'm too weak for physical work, I am too proud to beg... How can I get another job?"

He realizes he has one last chance to secure his future. He needs a plan and it better be a good one. He has one shot to save face.

So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' "Eight hundred gallons of olive oil," he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred' (verses 5-6).

So Busby picks up the phone and makes a call. Let's say the guy's name is Smith. "Hello Smith? This is Busby, how much do you owe Ellison? Uh... 800? Would it help you if we reduce that to 400?" I'm sure it didn't take Smith long to answer. "Would it help? It would make my year!" Busby tells him, "I will reduce your bill in half, no strings attached. Don't worry, I'll take care of Ellison, just leave it to me. In fact go ahead make the journal entry, cancel half your debt. Consider it done. Don't worry anymore about it. I'll be seeing you soon. You're welcome."

Then he asked the second, 'And how much do you owe?' "A thousand bushels of wheat," he replied. He told him, 'Take your bill and make it eight hundred. The master commended the dishonest manager because he had acted shrewdly" (verses 7-8a).

Now I know some of you are thinking, really? Jesus commends Busby? Jesus commends Busby for acting shrewdly? It's like Ellison is overheard in the grocery store weeks later, "Yeah, Yeah. Busby? I fired him. He was wasting my money, but I have to hand it to the guy—he is shrewd."

Shrewd by definition means "Being marked by clever, discerning awareness." The manager demonstrated practical savvy. You're listening to this and thinking about it and it doesn't make sense. This guy Busby sounds like a total crook to you. Sounds like he was cheating his boss even more.

Remember Jesus is not commending dishonesty. He is commending a dishonest person who acted shrewdly. There is a difference. In studying this parable I read that in some cases the rich man (owner) would set the price for the goods and the manager would tack on his commission. It is possible that the manager

was just losing his commission and the owner got his full amount due him and that is why the owner commended him.

I also read that it could have been that debts were just hard to collect, so they settled on a lesser bill so that the owner would at least get something from an accounts receivable very past due and not have to write it off as a bad debt. Or maybe the master is just commending Busby for looking out for himself. Not his dishonesty, but how he set himself up for future jobs after being caught cooking the books. In any case, the details of any parable we study should not be pressed; a parable often makes only one major point. And here is the main point: The dishonest manager had great foresight to anticipate his financial needs after his firing and used his shrewdness to make friends for himself to secure himself a future job.

In the last part of verse 8, Jesus explains the point—Why did the Master commend the dishonest manager?

"For the people of this world are more shrewd in dealing with their own kind than are the people of the light" (v. 8b).

Notice in this part of verse 8 Jesus divides the entire human race into two groups—people of this world and people of the light. The people of this world have a world view that says, "what happens on earth is all there is. It's temporary. Make the most of what you have, leave earth a better place, or experience all you can possibly experience and bring yourself as much pleasure as possible and do it now because this is all there is."

People of the light on the other hand have a personal relationship with God. They know God, they know his Word. They know that this earth isn't all there is, that there is another world. This world is temporary and the other world is eternal. This world is physical, the other world is spiritual. People of the light live in this world but are never supposed to be entirely comfortable in this world. They are to be like Abraham, looking with anticipation for the promised city not made with human hands.

In spite of this, Jesus is sitting us down here and saying, "Don't be so heavenly minded that you are of no earthly good. Don't be gullible. Don't be naïve. Wake up. I want to give you a little dose of worldly wisdom. I want you to be shrewd as a snake but as innocent as a dove. Learn from this shrewd manager but don't be guilty of sin." Then he gives us the principles. He gives us a heavenly purpose for being shrewd.

Purpose Driven Shrewdness is Generous

"I tell you, use the worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" (v. 9).

As Busby was generous to Ellison's customers and made friends that secured his future, so we are to be generous in our efforts. This verse speaks of using worldly wealth for kingdom purposes. In other words, "It is wise for me to give money to efforts that

lead people to faith in Jesus Christ because those people will end up in God's eternal kingdom and they will welcome me one day with open arms."

Remember what we said earlier? The money we have in our wallets and bank accounts is really the Master's money. And as children of the light we know that we won't have it for long. It's a temporary possession; you can't take it with you. In high school I was in a play called, *You Can't Take It With You*. One line I remember was, "Remember, the suit I'm buried in won't have any pockets. You can't take it with you." The scripture says, **"Naked I came into the world, and naked I will depart it."** Jesus is teaching us to be wise in our generosity. I don't know about you, but it motivates me to be generous when I anticipate the day when people whom my giving has impacted will greet me in heaven, that one day I will be kicking back with the kingdom friends that were bought with the Master's money.

When we do our taxes and we review our donations to our church and other Christ honoring organizations, I have the same reaction every year. Whoa, that's a lot of money we could have spent on ourselves. We could have _____ (fill in the blank). So we are reminded to keep our eyes not on what is visible, but on what is invisible, and imagine the reunion in heaven when others approach us and say, "Way to go. Thanks for giving."

Do you remember Jim Elliott, who was martyred for his faith in South America a generation ago? He once said, "He is no fool who gives what he cannot keep to gain what he cannot lose." Jesus teaches us that purpose driven shrewdness for children of the light is to be generous. But it is also to be trustworthy.

Purpose Driven Shrewdness is Trustworthy

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (verses 10-12).

So the inference here is that we are being trusted with someone else's property. We prove our trustworthiness by how we manage someone else's property. We are managers, not owners. We are Busbys, not Ellisons. My car, my golf clubs, my cabin, my computer are God's.

Have you ever gone to a financial planner? What if he shows up and you have your initial meeting and the first thing he says is, "Here are my financial goals. I want to spend your money on a cruise for me and my family." That's the wrong financial planner. A good financial planner asks you your goals because they understand that they are investing your money, not their own. In the same way, being trustworthy means we are to ask God his goals.

How are we spending **his** money to accomplish **his** goals? This word "trust" or "trustworthy" appears 5 times in verses 10-12.

It doesn't matter if you are rich or poor, making a lot or making a little. Are you being trustworthy with God's money? He wants us to be trustworthy. Possessions are not just a responsibility, they are a test of our character, our values and our success at stewardship. "The one who is faithful in little will also be faithful in much." The other way around is true too. The one who is unfaithful in little will also be unfaithful in much. Faithfulness with the little thing—money—indicates how faithful we are to handle the bigger things, the bigger places of influence, the true riches of a generous and trustworthy heart toward the purposes of God and the tools he gives us to accomplish those purposes.

My experience in my 22 years of pastoral ministry is when people get this giving thing down, they take off. Until they start giving, something is holding them back in their relationship with God. Giving seems to set people free. They might serve in some area of ministry, worship every Sunday, join a community group, but they never take off until they start giving. Finally Jesus concludes by saying:

Purpose Driven Shrewdness Is Devoted

"No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money" (v. 13).

This is radical. It is totally impossible to serve both God and money. There is no middle ground. There is love or there is hate. If you love the one you will despise the other. We can serve God or we can serve money and the things that money buys. But we can't serve both.

I think a lot of us are tempted when we read a verse like that to say to ourselves, "Okay, this is a clever teaching, it sounds like something Jesus would say." Who could possibly disagree? But isn't life a lot more complicated than this love one master and hate the other? Deep down we know that our lives need to be more simplified and focused. Serving money has crowded out our serving God. We know Jesus is right. Yet in those rare and honest moments we catch ourselves attempting to serve both. And some of us have gotten so good at attempting to serve both, we think we are serving only God.

For me it goes back to, Where do my conversations go? With my wife, my kids, my friends? Heavenly things? Kingdom things? Or almost exclusively things of this world? For me it goes back to, Where does the money go? What do my debit card and credit card statements look like? Am I generous? Am I trustworthy in how I am using my money? Or am I in bondage to things, to debt, or are my investments in Kingdom work.?

When I read verse 13, I see two masters. One is fierce and makes promises of peace and joy and contentment, but the load is

heavy and this master never delivers on his promises. Instead this master makes us weary and burdened. The other master removes burdens, gives us the gift of rest. He is still a master but his yoke is easy and his burden is light. Jesus' words in Matthew 11:28-29 says: *"Come to me, all you who are weary and burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am gentle and humble in heart and you will find rest for your souls. My yoke is easy and my burden is light."*

The question is not which master do you serve? The real question is which master do you **want** to serve?

Some of you who are as old as I am remember a comedian named Jack Benny. Jack had a reputation of being a tightwad. He hated to spend his money. In the old comedy routine Jack would be held up by a robber who would point a gun at Jack and say, "Come on hand it over. Your money or your life." Jack rubbed his chin and said, "I'm thinking, I'm thinking." In the same way God is saying to all of us serve me or serve money—which will it be? And do we stand there rubbing our chins and say, "I'm thinking. I'm thinking."

This passage is saying, "Don't live to make money for the sake of things money can buy." Then that is your god. You can't serve the money god and the True God. On the other hand if you seek to serve God, he can gift you to make money as he has done for many. There is nothing wrong with making money, lots of money. But the proof that we love God first and that the money is an instrument and not an idol is that we use that money to help others find Christ and grow in him.

Stephen King is the author of 49 suspense and horror novels that have sold over 350 million copies. Some of his novels have been made into blockbuster movies like *The Shining*, *Fire Starter*, and *Shawshank Redemption*. He's a raging Boston Red Sox fan, so the Red Sox always appear somewhere in his novels. Do you know he's a guitar player in a mediocre rock 'n roll band made up of other famous authors? Do you know that he's a recovering alcoholic? Do you know that he almost lost his life a few years ago?

He was walking along a country road in Maine and a van hit him and knocked him into a ditch. His legs were so crushed the doctors considered amputating them. But he managed to pull through. Did you know that he's an outspoken advocate of generosity? This caught my attention and I couldn't believe it. Stephen King, the horror novelist, advocates generosity. It was at a commencement address at Vassar College shortly after his accident and recovery he said, "I found out what 'you can't take it with you' means. I found out while I was lying in the ditch at the side of a country road covered with mud and blood and with the tibia of my right leg poking out the side of my jeans, like a branch

of a tree taken down in a thunderstorm. I had a MasterCard in my wallet, but when you're lying in a ditch with broken glass in your hair no one accepts MasterCard. We all know that life is ephemeral (short-lived), but on that particular day and in the months that followed, I got a painful but extremely valuable look at life's simple backstage truths.

"We come in naked and broke. We may be dressed up when we go out, but we're just as broke. Warren Buffet is going to go out broke. Bill Gates is going out broke. Tom Hanks is going out broke. Steve King, broke, not a crying dime. All the money you earn, all the stocks you buy, all the mutual funds you trade, all of that is mostly smoke and mirrors. So I want you to consider making your life one long gift to others. And why not? All you have is on loan anyway. All that lasts is what you pass on. We have the power to help, the power to change. And why should we refuse? Because we're going to take it with us? Oh please.

"Right now we have the power to do great good for others. So I ask you to begin giving and to continue as you began. I think you'll find in the end that you got far more than you ever had and did more good than you ever dreamed."

How shrewd are you? Are you generously investing in things that connect people to Jesus? What is one thing that you will give up investing in because it does nothing to connect people to Jesus? Then take that money and invest in connecting people to Jesus.

Are you trustworthy with little? How would you rate your level of trust in God in money matters? Look at where your money is going. No more looking at your checkbook and saying month after month, sorry God, your portion went down some sewer grate. Whether rich or poor God is calling each of us to give back to him regularly, sacrificially, and proportionately. Then watch and enjoy him giving you true riches, true kingdom responsibilities. Are you trustworthy with little? Show it with regular, sacrificial and proportionate giving.

Are you trying to serve two masters? The first thing is admit that this is a struggle for you. The second thing is remember that God wants his best for you. Money is a great servant but a terrible master. What is one thing you can do to remove the burden placed on you by the terrible master of money? "Courage is an inner resolution to go forward despite obstacles; cowardice is submissive surrender to circumstances. Courage breeds creativity; cowardice represses fear and is mastered by it. Cowardice asks the question, is it safe? Expediency asks the question, is it politic? Vanity asks the question, is it popular? But conscience asks the question, is it right? And there comes a time when we must take a position that is neither safe, nor politic, nor popular, but one must take it because it is right."-- Martin Luther King Jr.

This manuscript represents the bulk of what was preached at CPC. For further detail, please refer to the audio recording of this sermon.

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