



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* and *Shawshank Redemption*. Do you know Stephen King almost lost his life in 1999? He was walking along a country road in Maine when 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.

This week I also learned that Stephen King is an outspoken advocate for generosity. This caught my attention: Stephen King, the horror novelist, advocating generosity. I came across excerpts from a commencement address he gave to the graduates of Vassar College shortly after his accident and recovery.

"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 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."

Life looks different when you're lying in a ditch. Have you encountered a time in your life that drastically changed what is important to you? If you were to think about the things you have, do you consider them as belonging to you or belonging to God? These are tough questions to ponder so I only have one more and this one may cut deep. Do you think of your bank account as belonging to you or do you view it as a resource God has entrusted to your care? These questions are important in light of the parable we're studying this morning.

The Shrewd Manager

Open your Bible to Luke 16. This morning we're continuing our series in the Parables of Jesus. Parables teach eternal truths

through stories of everyday life that appeal to everyone. In the parable in Luke 16:1-13, Luke never directly informs us that the story is a parable. But by understanding the language Jesus is using, we can discern that what He is about to say is a parable.

Jesus told his disciples: "There was a rich man whose manager 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.'

"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.'

"So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'

"Nine hundred gallons of olive oil,' he replied.

"The manager told him, 'Take your bill, sit down quickly, and make it four hundred and fifty.'

"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. For the people of this world are more shrewd in dealing with their own kind than are the people of the light" (Luke 16:1–8).

Many people think that of all of Jesus' parables, this is one of the strangest and most difficult to understand. It's one of those stories that makes us do a double take. You expect one thing, and then, boom, another thing happens. You think, "Wait, what did He just say?" In this story the double take happens when the master commends the manager instead of scolding him for his outlandish actions.

Back in those days, squandering a person's possessions was a despicable crime. This guy is in a bad place so he thinks to himself, "Man, I just lost my job. What am I going to do? I haven't hit the gym lately so I'm too weak to dig ditches, and life has been pretty cush with this job so I'm way too proud to beg. I don't know what to do. Hey, I have an idea. Let me offer a few favors to people while I can so that when I'm out of my job here, those same people will help me out when I'm in need." It's a genius

idea, especially knowing in those days people were particularly conscious of favors they owed to others.

The manager begins to approach his master's debtors and systematically reduce their bills. He cuts one bill by 50% and another bill by 20%. A nice olive oil sells for about \$60 a gallon. Cutting 450 gallons of olive oil off the bill would equate to about \$27,000. The reductions Jesus uses here aren't minor; oh no, these are massive reductions. When the manager's two-week notice is up and it's time to turn in his keys, he goes into his master's office. As he's sitting across the table from his master one last time, he is anticipating a verbal lashing like nothing he has received, but he gets the opposite! His master actually commends him for his shrewd dealings.

You might be thinking, "How can Jesus tell a story praising dishonesty?" Scholars have tried to soften the blow and explain this away. Some say the manager was just giving away what would have been his commission. In the first case, his commission was half the debt; in the second case it was twenty percent. In both cases, the master still gets what he's owed, so he's content. Another group says that the manager was simply forgiving the interest on the debt. Since Jewish law forbade Jews charging interest to fellow Jews, the master couldn't argue with the manager for forgiving it. In both of these situations the master would at least be happy because everyone would view him as a generous man who was willing to reduce debts owed to him.

It sounds too simple. And I think these explanations read too much into the story and take the gut punch out of what Jesus is communicating. If you look carefully at verse 8, you can see the master praises his manager for his shrewdness. He is basically saying, "What you have done is really despicable. You really had no right to do that. You just swindled me out of a lot of money. But I have to hand it to you, that was one smart move you made. I admire your shrewdness."

Let me explain this, because the word "shrewd" is not necessarily negative. Another way we can translate this word is to be "wise." There was a sense in which this man acted wisely. Notice what Jesus says in the second part of verse 8: ***"For the people of this world are more shrewd in dealing with their own kind than are the people of the light."*** He doesn't say they're wiser, period. He says they're wiser "in relation to their own kind." There is something we, the people of the light, can learn from how people in this world operate towards each other in matters of money and possessions.

When it comes to life in this world, and how people interact with each other in financial matters, they know how to secure their future. Jesus is saying, "Shouldn't we, the people of the light, be just as wise when it comes to securing our future?" He's not talking about our future here on earth, but our eternal future. The shrewd manager had the foresight to know his time was

up and he needed to act quickly to prepare for his uncertain future. Jesus is saying to his disciples, "Why don't you do the same thing?" And don't miss this—Jesus is talking about money. He's talking about investing our dollars to prepare for eternity. This can be a hard concept to understand. Thankfully Jesus helps us understand this concept more in the next couple of verses. We're going to look at ways we can invest in eternity.

Use Worldly Wealth

The first way we can invest in eternity is by using worldly wealth. Jesus goes on to say,

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

Let me make sure this is clearly communicated here before we move forward. Jesus is not saying you can buy your way into heaven. Salvation is a free gift given to us by the sacrifice Jesus Christ made on the cross. We cannot buy our salvation. But Jesus is exhorting us to follow the example of the shrewd manager and use the worldly wealth and possessions we have while on earth. An illustration will help here.

It was a normal Sunday morning in my family. We were heading to church and I was probably six years old. After church we would always go to the grocery store. This morning my mom told my sister and I that we were a little tight on money so we wouldn't be able to get a treat at the store and I was obviously heart-broken. We went to church like normal, were dismissed, and drove to the grocery store. When we got out of the car, my mom reiterated to us that we didn't have much money this month and we weren't going to be able to get a treat at the store. At this point, I reached into my pocket, pulled out a twenty dollar bill, and handed it to my mom. My mom was shocked. Where did her six-year-old get a twenty from? So of course she asked me, "Where did you get this?" I proceeded to tell her that she said we were low on money this month, so when the money came by at church, I grabbed a little for us. This was probably a warning sign for my mom of what she was going to deal with when I became a teenager.

I acted shrewdly by seeing an opportunity to provide for my family and acted on it. Did I have good intentions when I took the money? You bet! But the money I gave my mom was through dishonest gain. I stole from the church. Jesus is not talking about using money from dishonest gain to invest in eternity. Now let me share a positive example of acting shrewdly to invest into eternity.

Rick Romano is a missionary with a big vision to reach people. When Rick sensed God was calling his family to leave the comforts of America and move to Mexico, he listened to God and went. After spending years in Maneadero an amazing opportunity arose. He had an opportunity to buy a prime piece of property on the main street of the town. Being a resourceful

missionary he purchased this property for one third of the price! With the money they saved on the purchase price he was able to build a three story building to house missions teams. Because of Rick's ability to act shrewdly with finances he has been given the opportunity to teach other missionaries to act similarly.

If we're going to get serious about investing in eternity we have to remember: It all belongs to God. Jesus is saying, "it all belongs to me and you are a steward." We have to get this straight and keep it straight. It all belongs to the master. It's on loan to us. It's our job to be good stewards of what is His. Now it's hard to keep this mindset when you're struggling to pay the monthly bills. As soon as you get a little extra, it's natural to think, "Oh, finally I can take that vacation or we can begin the addition on our home or start funding retirement." And that may be what the master intended you to do with it, but don't forget that it belongs to Him and He gets the final say. We are simply stewards. We don't get to take any of this with us.

In his course, *Financial Peace University*, best-selling author and radio host Dave Ramsey coaches people on using worldly wealth to invest in eternity. He concludes his course with this: "There is one thing I can tell you for certain in regards to your financial situation, it's going to change. It may change for the better or it may change for the worse, but it's going to change." When your financial situation changes remember: It all belongs to God.

Be Trustworthy

The first thing Jesus tells us to do is use worldly wealth, but He isn't finished. He goes on to explain our need to be trustworthy with what has been entrusted to us.

"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).

Verse 10 reads like a Proverb of King Solomon. It's eloquent, it can stand on its own, it's meaningful, and it makes you think about decisions. The "very little" thing Jesus is talking about is money! No matter how much money we have, it's all very little to Jesus. Jesus already knows, and wants us to know, that true riches aren't found in a bank account. True riches aren't found in a stock portfolio. True riches aren't even found in bars of gold. The reality is that we are just stewards here.

In verse 11, I believe Jesus is referring to the Kingdom of God. If you can't manage your own money well, why would God trust you with true riches? This can be a stinging verse for money management. In other words, Jesus is saying; "God cannot trust the individual who trusts in worldly wealth." The one who can manage worldly wealth skillfully, knowing it all belongs to God,

will be able to handle much more because their desire is God, not money.

Let me give you an example of someone who had very little, but her eyes were still focused on giving what little she had away. Jesus was sitting in the Temple Courts in Jerusalem with His disciples. While He was teaching, He looked up and saw something ordinary—people putting their gifts into the Temple treasury. Giving was a Jewish custom so it wouldn't have been anything abnormal for the disciples to see. But then it happened; a poor widow walked up to the offering box and put in two small copper coins. In relation to what everyone else was giving it was minuscule, a fraction of what the normal person would give. The teaching moment is teed up and Jesus simply says: **"This poor widow put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on"** (Luke 21:3-4).

In Jesus' teachings, we can conclude: The money we have can be used for eternity. There are some things money can't buy. But did you know there are some things money **can** buy? Money can help a struggling family pay their rent for the month. Money can give a homeless man a hot dinner. If you partner with The Water Project, money can buy wells for Africans to get fresh drinking water. Money can help our Honduras team spread the Gospel of Jesus Christ to economic orphans. Money can help send a student to summer camp. Our job with money is to be a wise steward, investing in eternity. Before you think I'm talking to someone else let me clarify—I'm talking to you. Instead of trying to keep up with the Jones, let's forget the Jones and use our money to invest in eternity. Compassion International started a website called: www.whoarethejones.org. You can go on this website, enter your yearly income and find out where you fall in the world's richest people. The numbers don't lie; we're the Jones. Let's use our money for eternity.

Serve One Master

All of what Jesus is explaining here is building. He talks about using worldly wealth and being trustworthy in what has been given to us. This segues into the final lesson about being loyal.

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

Jesus' words here in Luke 16:13 are almost identical to what He says in Matthew 6:24. This final statement from Jesus would have been understood well. In ancient times we have examples of people working for two masters and their devotion being divided. The same thing happens today for people who work two jobs; their devotion too can be divided.

When we solely focus on accumulating money, we can lose our focus on God. Jesus nailed it when He said: "You can't serve both

God and money." The final application we see here is, How we use our money indicates who we serve. If you really want to see what is important to you, take out your checkbook and examine where you're spending your money. If having a checkbook seems dated, just log on to your bank and review your last 20 to 30 transactions. Your bank account doesn't lie; it will show you what's important to you.

One day Jesus was praying for little children and while doing so, a rich young man approached him. If the story happened on the Peninsula it would sound something like this: A rich young VP approached Jesus. This young VP worked floors above everyone else at his company. He had a wonderful house in the City and wore the finest clothes available. People stood in awe at the car he drove and fantasized about having a bank account the size of his. One day this man approached Jesus and inquired about eternal life. After a quite short conversation revealing the moral character of this man, he found he was still lacking one thing. Looking him directly in his eyes, Jesus said this, *"Jesus answered, 'If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me.' When the young man heard this, he went away sad, because he had great wealth"* (Matt. 19:21–22).

The man walked away sad. He couldn't do what Jesus asked him to do. Money was more important to him than Jesus. The security of finances was wrapped too tightly around his heart. The lure of good food, fine clothes, a comfortable bed and nice shoes held him back from living a life dedicated to Christ. As we prepare for eternity, how we use our money really does indicate who we serve. This is why we need to be so loyal to our Lord and what He has given us. For many people this is a painful battle. It was a battle for the Pharisees.

The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, "You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God's sight" (verses 14–15).

Just this week I was talking with a young couple about money. As we talked I brought up this text and basically practiced my sermon. The young lady said; "How do we do this? I feel like I'm

a slave to my work." Her response caught me off guard. Many of you probably feel like you're a slave to your work, but it doesn't have to be that way. You can begin asking God to change your perspective on money. You can start giving more away. You may not want to give it away, but once you start giving I'm going to guess God will show you the importance. It will take time, but your perspective can change and you can view your job as a resource generator to invest in eternity. You are not a slave to your job; you're a steward of God!

When you think about what Jesus is saying in this parable, He's really trying to help us out. He's trying to get us to invest in what will last, and He wants us to invest in eternity. It can be so easy to invest in the present, to invest in the temporal, to invest in what we can see and touch. Honestly, its easier to invest in these things because we can see them, but we just learned that in God's economy these things aren't important. Investing in eternity is a step of faith. It's a process of stewarding what God has put in our care. It's making a conscious decision to invest in God's kingdom, making a long-term investment that will pay off in eternity. This kind of investing stands in contrast to our fast-paced, fast-food, immediacy driven culture.

This week I asked our church's finance department if we could give everyone who is here with us today a \$100 bill to invest into eternity. I'm guessing you can imagine the response I got to this question. Yep, they laughed at me! The more I think about this the clearer it becomes that we don't need to give you a \$100 bill to invest in eternity. God has already provided the money for each of us, and it's now our choice how we invest in eternity.

Let me conclude by quoting Stephen King once again: "So I want you to consider making your life one long gift to others. And why not? All you have is on loan anyway."

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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