



Jesus, during his time on earth, had a lot to say about our possessions. Actually, he said some radical things about money. About one-third of everything Jesus taught was about possessions, money, and how to steward/manage our things. The only subject that Jesus talked more about than money was the kingdom of God. It was all over his teaching because money is so important to us. It's at the center of what we do and what we have to deal with in everyday life. Jesus knows how we think. He knows how much we worry about money. He knows how we stress over things. He taught about money because he wants to take our worry and replace it with his peace. How many of you want God's peace in your life in this area?

Today we are going to look at something amazing Jesus taught about money in one parable found in Luke 16, called the Parable of the Shrewd Manager.

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.' (See what he's doing? He's cheating his boss. He's saying, "You cut your bill in half. I'll be your friend." What's his boss going to do? Fire him? He's already fired him so he's making friends with people who owe his boss money.)

"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.' (You would expect at that point Jesus would say, "This guy is a dishonest manager and was not a good steward of his boss's resources. Don't be like him." But that is not what Jesus said. Here's the surprise.)

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

"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?"

"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" (Luke 16:1–13).

This is not one of people's favorite parables. It's actually pretty confusing. The parable of the lost son and the father rushing to find the son out on the road—that is a favorite parable. The parable of the lost sheep and the shepherd who leaves the 99 sheep to find the one that is lost—that is a wonderful parable. You put those alongside this parable of a sleazy manager, and it's just not as well loved because we don't know what to do with it.

This is one of the parables of what I like to call a "ridiculous comparison." Jesus told several like it to help us see things differently. One time he told a parable about a woman who kept knocking at a door, bugging a guy until finally in the middle of the night he came down and answered her need. Then he said, "You need to pray to God and he will answer your need." He's not saying that God is like the man who had to be bugged and bugged so that he'd come and answer the need. What he was teaching was, if that guy will finally come down in the middle of the night to answer a woman's need because she's annoying him, don't you think God, your heavenly Father, is going to answer your need? It's a ridiculous comparison.

Jesus told this parable and said, "If a dishonest and sleazy manager can figure out how to use resources well, you and I who love Jesus, should be able to figure this out." Jesus is not teaching us to be dishonest or to cheat our companies. He's saying let's learn from this guy. Jesus wants to unlock an entirely new way of thinking about our possessions through this parable. There are four principles about possessions and about stewarding our stuff that we're going to look at together today.

The Principle of Shrewdness

I can't believe the rich man commends his former employee for ripping him off! I would have been angry! I would have called the cops. This is exactly why what Jesus had to say in verse 8 is even more surprising, *"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."* Not only does Jesus say that the master praised this man but he says that people who are connected to Jesus are not as shrewd with their resources as the people who are not connected to Jesus. Jesus says, if this guy who was out to cheat his boss was commended as shrewd, how much more should those who know Jesus learn what it means to be shrewd? He's saying be a faithful steward of your possessions and be shrewd with them.

Jesus wants us to be shrewd with how we use our resources. But, what does it mean to be shrewd? It's not a word I typically use. To be shrewd means to be astute, sharp, on the ball, smart, wise, insightful. Jesus wants us to wisely manage our time, talents, and treasure. All things he has given us for the short time we have on earth. Listen to what Jesus said in Matthew 10:16, *"I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves."* That's what Jesus taught. Snakes or doves. Jesus says look at the snakes. And even more, be like them. He's reminding us that there's a difference between being holy and being naïve. Well intentioned Christians get ripped off and pushed around all the time. There is a shrewdness we should use as we manage all that God has put into our lives. He is saying to use it to the best advantage, for his glory and for his name.

Let's make this more practical. What are we talking about? Let's learn from this man's actions. What is shrewd about his actions?

He saw things realistically

Look at verse 3, *"The manager thought to himself, 'Now what? I'm through here, and I don't have the strength to go out and dig ditches, and I'm too proud to beg.'" That's a realistic guy! He wasn't too proud to steal but he was too proud to beg. At least he was honest. The manager saw things as they were and he dealt with life like that.*

Sometimes as Christians we over spiritualize things because we want to live by faith and faith means that God can do anything. And if God can do anything I should believe it, right? But let me tell you, it's very easy for faith to slip into presumption and inaction. Faith says God can do anything. Of course he can. Presumption says, God is going to do **my** thing and he's going to do it on **my** time table and when I want it done. Anyone ever realize God seldom works off our plan? He has his own time table. His plan is greater than ours. But it's very easy to allow faith to become presumption. How do you deal with life realistically yet

also have faith? Here's what you do: You deal with things as they are, constantly looking for God's miracles. So if you lose your job, you trust God's sovereign hand; you trust that he will provide another job for you, and you go hit the pavement hard looking for a new job every day. Look what else the manager did.

He acted quickly

In verses 4–5 he says, *"I know just the thing! And then I'll have plenty of friends to take care of me when I leave!" "So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, 'How much do you owe him?'"* He had an ah-ha moment. "I know what I'm going to do! I have an idea!" Then he acted on that. Unfortunately for him the only idea he had was to cheat his boss, but at least he acted on the idea that he had. The moment the idea comes, the moment the light goes on over your head, you check it to make sure it's the right thing to do. Check it with God's word and with other mature Christians. Then you act on it.

To sum it all up, here's what this guy did. He used what he had to the best advantage. He was shrewd. The key is he didn't get caught up in what he didn't have. He took what he had and used it the best he could. Jesus was saying, if a cheater knows how to do that, you've got to figure out how to do that.

The Principle of Investment

The second principle you can see in this parable is found in verse 9, *"I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."* What's Jesus talking about here? He's not talking about buying your way into heaven. You can't do that. God has already paid the price for us to be able to be with him for all of eternity. The price was the cross. Here, Jesus is reminding us about two truths about money.

Jesus says first, money will not last. He calls it "worldly wealth." You know why wealth is worldly? Because it's only going to last as long as our time on this world lasts. They're only going to last for you as long as you last. Every one of us has been given resources God has put into our life for a very brief time. In a very real way we're all in the same boat as the manager. He knew his job was coming to an end in just a few days so he panicked. He said, "What am I going to do?" For all of us our lives are going to come to an end sooner than we think. And the things that we manage, we manage for such a brief amount of time. So Jesus said, "Realize it's not going to last."

Here's the incredible thing—the money, the things that we have in our life, are not going to last. But our resources have the potential to impact eternity. That's what Jesus taught. Our money will not last but it can impact eternity. Jesus said use money to make friends. He's not saying buy friends. He's saying use money as a tool to make an eternal impact, like when somebody gives you money to meet a genuine need in your life that can create

a friendship. Like the Good Samaritan, money and time can be given to meet a genuine need. And when that happens, the investment can impact eternity. You don't need to be rich to invest in eternity either.

When you place an offering in our baskets, you are not giving to the church but through the church. Those gifts go to fund ministries at CPC and throughout the entire world. Just this week our elders decided to send some money to help aid the humanitarian crisis in Iraq. We gave \$5000 to Samaritan's Purse, a fantastic Christian ministry who are there working with refugees. We believe that the gift will impact eternity in the lives of those refugees who hear the gospel and see it lived out through Samaritan's Purse. The higher purpose of money whether you have a lot of it or a little is to use money in the uncertain present in order to enrich the certain future. That's what Jesus taught. That's the principle of investment. There's a third principle in this parable.

The Principle of Trust

The way you handle your money is an indication of the way that you handle your life. Look at verse 10, *"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."* If I can be trusted with little, I can be trusted with more. If you want to know who you can trust, look at the little things. That's what Jesus was saying here. You want to know who you can trust spiritually? Look at how they use their time, talents and treasures. I could tell you I'm the most spiritual person in the world. I could impress you with all kinds of spiritual stories about myself. But if you want to know where my heart really is look at the way that I use my time, talents and resources. Look at my calendar. Look at my bank account and credit card statement. Those show what is most important to me. God's going to give us more trust based on the way we use what he's put into our lives already.

Look at verse 11, *"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"* That's God's basic way of looking at our resources. The way I use what God's put into my life is an indication of the condition of my heart. Rick Warren, who wrote *The Purpose Driven Life* said, "Why did God allow me to write the book? Because He knew what I'd do with the money."

Let's do a little exercise. Pretend you are God for a moment. Put yourself in God's place looking at you. If you were God looking down at you from heaven, watching the way that you manage the things he has put into your life, your relationships, your friendships, your education, your job, and especially your resources, would you consider yourself worthy of a greater investment? That's one of the questions I have to ask myself. It's one of the questions all of us have to ask ourselves. God wants to invest more in our lives. He wants to use you in incredible ways. But

he's watching how we steward the stuff he's already given us. It is an incredible test in our lives.

Let me pause here for a second and deal with a concern some of you might have. Some of you might be looking at yourself thinking, "I don't have much. Does that mean God is not trusting me?" It's not a matter of how much you have; it's a matter of how you're using whatever you do have. The offering that was given the greatest honor in all of the Bible was the woman who gave two pennies. Jesus said, "See her? She gave everything she had." That's the greatest offering ever seen in the Bible. So it's really a matter of your heart, how you're using what God's put into your life. And God is using it as a test. It's a test of our trust.

There's a fourth principle in this parable. It's very clear in what Jesus taught.

The Principle of Choice

The choice is found in verse 13, *"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."* There is a choice. You can serve God or money. I think I would like this verse more if he had said, "You might not be able to serve both God and money." Or "You shouldn't try to serve both God and money." But that's not what the Bible says. Jesus said as clear as a bell, "You cannot serve both God and money." Why is that true? Because money is powerful. It's such a magnet to us. If we try to serve both it doesn't work because money has such a strong draw that it often keeps us from serving God. Money is not the root of all evil. The Bible says it's the **love** of money that is a root of evil.

The most important choices we make about money are not how we earn it or how we spend it. The most important choice is our perspective on the money we earn and spend. Some people have the perspective that you can love money. Money does a lot of good things for us. It's easy to love because it often makes life so much better. But for those who love money, it's never enough. Several years ago I went on a run with a friend of mine who is very wealthy and I was complaining about how hard it is to live on the Peninsula, etc. He told me how it's never enough. Even though he doesn't have to work another day in his life, there is still a strong draw to make more. He told me how the people he looks up to the most are those who are content.

Some love money, but others go in the opposite direction and hate money. They see people who love money, they see what money does to people and they say, "I hate it! I'm going to keep it out of my life as much as I possibly can." Jesus doesn't want us to do that either. Money is a tool and I don't want to hate a tool that God has given that can be used for his good. John Wesley famously said, "Make as much as you can, save as much as you can, and give as much as you can."

You can love money, you can hate money, but here's what a lot of Americans do with this third idea—you can feel guilty about money. We live in a country where we have a lot of things that we're blessed with. God has put us here and put these things into our hands for a purpose. He has blessed us with resources not so we'll feel guilty about them but so we'll use them for his kingdom. ***“Keep your lives free from the love of money and be content with what you have because God has said never will I leave you, never will I forsake you”*** (Heb. 13:5).

How do you keep yourself free from the love of money? You must understand that God will never leave or forsake you; your money will. At the end of your life your money will leave you and forsake you. But God will never let you down. So what are you going to rely on? Something that's not going to last and lets you down all the time in this world? Or someone who is eternal, whom we will spend eternity with, whose love will never fail you? That's the foundation that helps us keep our lives free from this love of money.

In a lot of ways we're all like this manager. We're in the same boat. The clock is ticking in all of our lives. Our time on earth is going to soon be over. So Jesus said, use this guy's life as an example. Let him encourage you to think differently about money. Let me twist the way you think about it so that things aren't nearly so important and you realize how truly important people are, and how valuable eternity is. God's plan for your life is to use those unimportant things and invest in what's truly important.

When it comes to financial success here is where God sets the high bar. Financial success, God says, is not measured by how much you earn. It's measured by how you use whatever you earn

for God's good and God's glory in this world. That's true success. I'm just like you. Money and my stuff seem so important. But Jesus said, I want to turn your thinking upside down. It's not going to last. My Word will last forever, invest in it. The people I've created will last forever, invest in them. The relationship I have with you will last for eternity, invest there.

So what are you and I investing our lives in? Are we using our resources wisely and investing in eternity? Are we being shrewd with them? Let me encourage you this next week to just look for one thing you could do. Look for one place you could make a difference. It starts with the small things so start here and then build from there. Don't brag about it. Don't be impressed with it. Don't say to the person, “I'm now making an investment for eternity. I want you to know that!” Just do it. Just do it and then watch what God does. Maybe for you it means helping a family in need. Maybe for you today you are going to start giving to CPC. Maybe for you it is time to invest your time and serve in CPCKids.

The apostle Paul toward the end of his life had one of those ah-ha moments where he realized how truly important his relationship with God was. ***“Everything else is worthless when compared with the priceless gain of knowing Christ Jesus my Lord”*** (Phil. 3:8). Everything else, he says, is worthless—all my accomplishments, all my money, all the honors I've been given—they're absolutely worthless when compared to the priceless gain of knowing Jesus Christ. Knowing him. Nothing else is more important, he says.

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