

Becoming a Shrewd Steward **Luke 16:1-13**

We are in Luke 16 this morning, same setting as chapter 15 – Jesus is in Perea, a few months before the cross, teaching about life in the kingdom of heaven. He just finished 3 parables that he gave in response to the Pharisees' complaints that he was eating with tax collectors and sinners, and now, in chapter 16, he turns his attention to his disciples to teach them about money – an important part of our lives that has a huge influence on us. Money can be a great help and blessing, but it can also be stressful and controlling. This morning we're going to see some things Jesus taught his disciples about how to treat it and handle it now that they were part of his kingdom.

How do people think about money in our world? How do you? There are a lot of factors and variables, but you can see some generalities.

- Some look at money with a survival mode mentality. There's just barely enough to get by. They are held captive by the next paycheck because it means they can pay rent, gas, food, phone for the next couple weeks. When there's a problem or emergency in their lives, they usually come up short. They live paycheck to paycheck, enslaved by the dollar.
- Some are big spenders and see money as the ticket to whatever dreams they want to pursue – big or small. They probably have a high-paying job or inherited money and are going to enjoy life and do whatever they want – eat expensive food, buy all the toys and technology, big house, fancy car, fine clothes, extravagant vacations. Life is a carnival & money is the ticket.
- Some are big savers. For them it's all about protection and security. Maybe they grew up with very little, so they treat money very carefully, setting aside as much as they can for a rainy day. They scrimp and save, pinch pennies, live frugally so they can save more and more.
- Others are always thinking about investing – putting their money to work for them. They dabble in the stock market, maybe crypto currency, real estate, mutual funds. They invest as much as they can so they can try to make more and more.

These are common, or some variation or combination of them. You probably grew up a certain way and carried it on or vowed that you'd never be like that. Maybe you've paved your own way. That's money in our world.

But what happens when you become a follower of Christ? What effect should that have on our mentality and use of money? As long as you throw a few bucks into the offering plate on Sunday, can you keep the same mentality, same habits? Or maybe as long as you pay your 10% tithe/tax to God can you keep doing whatever you want with the rest? Or are you supposed to give it all away to help the poor and feel bad if you keep any for what you want?

What does God want us to do with our money? The Bible has a lot to say. Today we're going to look at a teaching about an important shift that needs to take place in our thinking about money and possessions when we become a follower of Christ. This teaching comes in the form of a parable, followed by some explanation, so we're going to look at it and consider how it applies to our lives.

Luke 16:1-9

He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions." ² And he called him and said to him, "What is this that I hear about you? Turn in the account of your management, for you can no longer be manager." ³ And the manager said to himself, "What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. ⁴ I have decided what to do, so that when I am removed from management, people may receive me into their houses." ⁵ So, summoning his master's debtors one by one, he said to the first, "How much do you owe my master?" ⁶ He said, "A hundred measures of oil." He said to him, "Take your bill, and sit down quickly and write fifty." ⁷ Then he said to another, "And how much do you owe?" He said, "A hundred measures of wheat." He said to him, "Take your bill, and write eighty." ⁸ The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. ⁹ And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

So he tells this parable to his disciples, and a lot of it sounds confusing. I could spend a lot of time working through all the details to give an argument for why I interpret it the way I do (which some of you would love, while others fall asleep), but instead, I'm just going to give a brief explanation for what I think makes

sense, so we don't get lost in the details, because I want to get to the main point and the application for our lives.

The setting is that a rich man found out his head servant who managed his estate was wasting his possessions. So the rich man is going to fire or demote him, and the manager is worried – he's too old to do heavy labor, too proud to beg. What will he do? He decides he must make friends with the people who are in debt to his master so they might receive him into their houses when he is let go. He does this by significantly reducing their bills, which would have made them happy, but you can see that his master is also impressed by his shrewdness.

That's confusing to me – I can see why the debtors would be happy, but why would his master commend him? Shouldn't he be angry that he lowered the bills? I read a good explanation in a couple commentaries. In Jesus' day, it was illegal to charge usury (excessive interest on a loan), but people found a way to get around that. When someone came to them needing to borrow something (wheat, oil, etc.), they would lend it to them, but rather than charging high interest, which was illegal, they would give them a bill for much more than was actually lent. So they might lend someone 50 measures of oil, but write the bill out for 100. Or they might lend 80 measures of wheat but write the bill out for 100. This way, they weren't technically charging usury, but they were still getting a big return.

From what I read, it sounds like that was common in Jesus' day and likely assumed to be happening in the story. So when the estate manager was facing termination, he immediately went to his master's debtors and had them reduce their bills – perhaps to an amount much closer to what they actually borrowed. This made them happy with him while his master still received payment for the debts. The master could see that his former manager was actually being clever and he commended him. He was making friends and securing his future with how shrewdly he handled money.

Jesus gives the point of the story in vs. 8-9. People in the world were better at using money to make friends than his disciples were. The Reformation Study Bible says, *"Jesus uses the parable to illustrate that worldly people often use what they have to further their own worldly ends more wisely than the people of the light do to further the quite different aims of God's Kingdom."* In other words, Jesus wanted his disciples to be wiser with their money and possessions to make an

impact on people and draw them into the kingdom of heaven. He likely had in mind things like being generous and sharing with those in need: "Use your money to make friends for eternal purposes. Earthly wealth will eventually fail, but if you use your money to reach people for Christ, they will welcome you into eternal dwellings."

That's what I think Jesus was trying to say. It seems that his followers weren't thinking that way. They were still probably thinking about money in a worldly way like I shared at the beginning of the message, and Jesus was wanting them to shift to a Kingdom mentality and use their possessions for kingdom work rather than just earthly pleasures and investments.

He wanted them to shift their way of thinking from being owners of their money to being stewards of God's money. And rather than using it just for their own earthly goals and purposes, they were to use it for eternal ones. It's the same idea we see in the Sermon on the Mount in Matthew 6:19-20: "*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, (that's a worldly mentality) ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.*" (that's a kingdom mentality)

It's also the same mentality Paul taught in I Timothy 6:17-19: "*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*" God wants us to shift our thinking about money and become shrewd stewards of the resources he's given. And that's what Jesus continued to say to his disciples back in Luke 16...

Luke 16:10-13

¹⁰ "*One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³ No servant can serve two masters, for 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 God and money.”

This makes it apparent that in heaven we will receive some kind of rewards, possessions, and responsibilities, and what we do with the things we've been given here on earth will have a direct effect on that. If we're faithful in the little we've been given to manage in this life, we'll be entrusted with much more in heaven. But if we aren't faithful, we won't.

This might remind you of another parable – the Parable of the Talents from Matthew 25. In that parable, the master gives his servants various amounts of money and expects that they will invest it in expanding his kingdom. For those who did, he said to them: *“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.”* But for the servant who was unfaithful he said: *“You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷ Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸ So take the talent from him and give it to him who has the ten talents. ²⁹ For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰ And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.”*

As Jesus' disciples, we have to see things differently when it comes to our money and material possessions. Our stuff isn't really our stuff – it all belongs to God, we're only stewards, and he's given us things so that we'll wisely use them to make an influence for the kingdom of heaven. What we do with our stewardship is very important to God and will have a direct effect on what he entrusts us with in heaven. We can't allow our wealth and possessions to be our master, we must yield them to God – he alone is our master and the owner of all things.

So there's a lot of importance placed on what we do with our money and possessions in this life. And a shift needs to take place in our perspective so we see and do things differently as followers of Christ. We need to become shrewd stewards. We need to see our money and possessions differently. We aren't the owners, we're the stewards and God wants us to be faithful with how we use our

stewardship. Whether you have only a little or a lot, he wants us to be wise and consider how we can use things for his kingdom.

But then what does this shift look like in real life? I want to go over some practical things to help us move in the right direction. Let's look at how it might affect you if you're in any of the situations I brought up at the beginning of the sermon.

If you're in the habit of living paycheck to paycheck, and always worried about running out of money, you're always going to be thinking about how to use your money to survive, and you'll rarely ever think about using it to influence people for the kingdom of heaven. I have met a small handful of people living paycheck to paycheck who are truly in a situation they can't change, but most of us can make changes to get out of this debilitating cycle if we're willing... You have to be willing to manage your finances – or at least someone in your home has to, and you have to cooperate. You can't be a shrewd steward of God's resources until you actually start to steward them.

There are a lot of good, biblical, money management resources out there and I encourage you to look them up. I have personally found Dave Ramsey's basic money-management rules and principles to be helpful and freeing. Other resources are good too.

Most start with the basics of tracking how much you make and how much you spend – setting up a budget and keeping to it. They'll help you get out of debt and set some money aside in savings. You have to learn to live within your means. In other words, you have to make more than you spend. If you don't track your income and expenses, you'll probably spend too much money and get stuck living paycheck to paycheck. But if you do, you can plan how you're going to spend money, cut back on non-essentials, climb your way out of debt, and be able to set money aside for emergencies or for investing in God's kingdom. If you need help getting started, I can help you get connected to people in the church who are good at these things.

Maybe you don't live paycheck to paycheck but have enough money to spend more freely. You still need to learn to be a shrewd steward because chances are that you are wasting money on worthless things and not using much to influence people for Christ's kingdom. I'm not saying we can't spend money on anything

fun, like hobbies, entertainment, and vacations, but there should be limits and direction and we should be led by the Holy Spirit and not just our own desires and gratification.

If you have a lot of possessions – are you using them only for your own enjoyment and purposes, or can you use them in a way that influences people for Christ? I've known wonderful Christians who have spent a lot of money and have a lot of possessions, but they do so in a way to bless other people, build relationships, and help those in need. How can you use the possessions and resources God's given you to make a difference for his kingdom?

Then there's the other side of the coin – those who do manage money and are careful about their finances. How does seeing yourself as a shrewd steward affect you?

Maybe you're a big saver and you just keep putting more and more money away to protect yourself. Anything extra goes into the bank. But what does God want you to do with all that money? I believe good stewardship in our world today means having a reasonable amount of money saved for emergencies or for known upcoming expenses. Saving prevents you from having to borrow, and that's a good thing. But saving too much is not a good thing. We saw earlier this summer a parable about a farmer who amassed a huge quantity of wealth and Jesus said he was foolish. What good was it doing to stockpile so much wealth? God wants us to use the money he's given to influence people for his kingdom and it can't do that if it's piling up in a bank somewhere. Set limits on your savings and then look for ways you can invest in gospel ministry.

Are you giving to the local church? Obviously we need money to carry out our mission. Are you giving to missionaries who carry the gospel to other parts of the world? Are you helping the poor and giving to organizations that do so in the name of Jesus? There are many wonderful opportunities out there to invest our dollars in gospel ministry.

How much are you supposed to give? Honestly, the New Testament doesn't tell Christians how much we're supposed to give. It just says that we are to give generously. But there is the example of the tithe in the Old Testament – setting aside 10% to give to support the ministry of the priests. I find this to be a good

pattern to begin with – it's enough to be significant in our lives, but usually not so much that it puts us in a bind. But I think there are times when you should give less, if you're running out of money – don't give so much that you have to cheat others or turn around and ask for help. And sometimes you should give more – as the Lord lays it on your heart. Some people give a big portion of their income to kingdom ministry because God has blessed them and led them to do so.

This also ties into those of you who are investors. You're really good at putting money to work and making more money. Rather than just finding the best money-making investments and hoarding it, can you also find ways to invest in things that will further the kingdom of heaven? Christian businesses and organizations. Or can you use some of the money you make to support gospel-centered ministry?

God has given all of us some amount of money, ability and possessions, and when we become followers of Christ, we need to look at it differently than the world. We need to become shrewd stewards and use his blessings to influence people for Christ and further the gospel and his kingdom here on earth. There's probably one way you can respond to today's message – one thing that God's put on your heart to become more like Christ in this area. I encourage you to do that and continue to seek God's will and direction in this area.