



# Central Peninsula Church

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Luke 16:1–13

Mark Mitchell

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## How To Be a Shrewd Saint

SERIES: *A Savior for All People*

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**“Now He was also saying to the disciples, ‘There was a rich man who had a manager, and this manager was reported to him as squandering his possessions. And he called him and said to him, ‘What is this I hear about you? Give an accounting of your management, for you can no longer be manager.’ 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; I am ashamed to beg I know what I shall do, so that when I am removed from the management people will welcome me into their homes.’ And he summoned each one of his master’s debtors, and he began saying to the first, ‘How much do you owe my master?’ And he said, ‘A hundred measures of oil.’ And he said to him, ‘Take your bill, and sit down quickly and write fifty.’ Then he said to another, ‘And how much do you owe?’ And he said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’ And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings”** (Luke 16:1–9).

One of the things we usually think about at the start of a new year is how we’re going to spend our money. At some point we have to do our taxes so we have to look at how we handled our finances in the previous year. Sometimes we’re surprised at what we spent our money on. And that causes us to think about how we might want to do things differently in the coming year. Personally, I’m not real good at all of this. When I look at my spending categories I find that the one called “miscellaneous” is huge. That’s not a real good sign! It shows that I’m not very good with numbers and I’m not very good at budgeting. I admire those of you who seem to know where every penny goes and are able to keep close track of your investments. Sometimes I comfort myself by thinking, “Well, all that stuff is for the worldly minded anyway. It’s all going to burn. I’m good at the more important things. I good at spiritual accounting.”

But deep down I really do wish I was more shrewd when it came to these matters. I wish I had more savvy.

Here in Luke 16 Jesus tells a story about a shrewd manager. His boss, a rich man, calls him into his office one day and says, “What’s this I hear about the way you’ve been handling my affairs? I hear you’ve been squandering my assets. This is the end of the line for you. I’m giving you two weeks notice. Get your books in order and make an accounting of all that I’ve given you to manage.”

Back in those days, to squander a person’s possessions was a despicable crime. This guy is in hot water. So he thinks, “Man, I just lost my job. What am I going to do? I’m too weak to dig ditches. I’m too proud to beg. I don’t know what to do. Hey, I have an idea. At least I can offer a few favors to people while I can so that in the future when I’m out of a job those same people will help me out.” Back in those days folks were very conscious of favors they owed so this was a good move.

So he begins to approach all the people who were indebted to his master. “Abraham, this is Levi. Yeah, yeah, I know, the check is in the mail. Listen, I’m not calling to collect. I’m calling to offer you a deal. The fact is, I’ve always liked you. Here’s what I’m going to do. You owe my boss 800 barrels of oil, right? That’s what I show here. How would you like it if we lowered that to 400? I thought you’d like that. No, no strings attached. Leave the boss to me. Write it down in your records as I’m doing right now. Hey, you’re very welcome. Glad to help out a friend. I’m sure I’ll see you around, right?” He does the same thing to the next guy.

Two weeks later Levi comes to his boss and opens up the books. What do you expect to happen? I would expect his boss to blow his top. I mean not only is he incompetent, he’s dishonest. But instead his master praises him. He says, “I have to hand it to you. You made some shrewd moves. Not bad. Not bad at all!”

Many people think this is one of the strangest and most difficult to understand of all of Jesus’ parables. It’s one of those stories that causes us to do a double take. Lots of parables have double takes. You expect one thing, and then another thing happens. You think, what did he just say? In this story the double take is that the master commended the manager instead blasting him.

We think, how can Jesus tell a story praising dishonesty? Some people have tried to soften the blow a little bit and explain this away. Some say that the

manager was just giving away his own commission. In the first case, his commission was half of the debt; in the second case it was twenty percent. In both cases, the master gets what he's owed so he's a happy camper. Another group says that the manager was simply forgiving the interest that was being charged on the debt. And since Jewish law forbade Jews charging interest to fellow Jews, the master could hardly argue with the manager for forgiving it. Both of these groups point out that the master would at least be happy because everyone would view him as a generous and benevolent man who was willing to reduce the debts owed to him.

But I think that each of those explanations reads too much into the story and takes the punch out of it as well. I think that if you look carefully at v. 8 you can see that what the master praises his manager for is not his dishonesty but his shrewdness. I can see him saying, "What you have done is really despicable. You really had no right to do that. You just swindled me. But I have to hand it to you, that was a smart move. I admire your shrewdness."

By the way, the word "shrewd" is not necessarily negative. The only other time Jesus used this word it's translated "wise." There was a sense in which this man acted wisely. The question is, how? Notice Jesus says in the second part of v. 8 that **"the sons of this age are more shrewd in relation to their own kind than the sons of 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 sons of light, can learn from how people in this world operate towards one another when it comes to money and possessions.

What is it? It's that when it comes to life in this world, when it comes to how they interact with each other in these matters, they know how to secure their future. Jesus is saying, shouldn't we, the sons of light, be just as wise and shrewd when it comes to securing our future—not our future here on earth, but our eternal future? That dishonest manager had the foresight to know that his time was up and he had better do something now to prepare for an uncertain future. People of this world may be fools when it comes to eternity, but they're wise when it comes to their own generation. Jesus is saying to his followers, why don't you do the same thing? And don't miss this—he's talking about money. He's talking about investing our dollars now so that when this life ends we're prepared for eternity.

The question is, how do you do that?

**The story teaches us how to be shrewd in relation to money.**

**1. The money we have ultimately belongs to**

**God:** One of the most foundational things we learn from this story is that all that we have ultimately belongs to the master; to God. We don't have anything stashed under the mattress or in a retirement account or even in our kids' piggy bank that doesn't belong to the master. The Bible is clear that all that we have belongs to God and it is entrusted to us for management. The manager didn't own anything in this story; he just managed the rich man's possessions.

I heard a true story about an oil man who had assets in an oil field and one day he hit a gusher and suddenly he was worth twice as much. A friend of his who heard about his good fortune said to him, "What's it like to wake up one morning and have twice as much as you had before?" This man, who was a follower of Christ, responded this way, "My assets haven't changed. I didn't own the money I had before this happened so I own the same amount as before, which is zero. I feel more responsibility to God for managing this new asset."

That's good thinking. We have to get that straight and keep it straight. It all belongs to the master. It's hard to keep that mind set when every month you are struggling to pay the bills. As soon as you get a little extra, it's natural to think, "Oh man, finally I can do this to the house or take that vacation or fund my IRA." 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.

**2. The money we have won't last long:** The second thing we learn from this story is that we won't have it long. One of the central ideas of this story is that the money is going to be cut off. The manager operates under a sense of urgency because the time when he can do something about his situation is short. There is a deadline coming. Notice the key words in v. 9, **"so that when it fails."** The idea is that money and possessions aren't going to last forever. You really can't take it with you.

In Rev. 18 we read about the end of the world and the fall of Babylon the Great. It describes the collapse of the whole economic system. In v. 11 it says **"the merchants of the earth weep and mourn over her because no one buys their cargoes anymore..."** And then it lists 28 different commodities. Later, in v. 15 it says, **"The merchants of these things, who became rich from her, will stand at a distance because of the fear of her torment, weeping and mourning, saying, 'Woe, woe, the great city, she who was clothed in fine linen and purple and scarlet, and adorned with gold and precious stones and pearls; for in one hour such great wealth has been laid waste!'"** One day the markets will not crash, they will be gone. Currency will mean nothing. Money will be worthless. We have to understand that.

It reminds me of something one of my daughters really got into about 10 years ago. Remember Beanie Babies? Well, one of my daughters was the queen of Beanie Babies. As a matter of fact, she got so into it that I

got into it, too. I mean, some Beanie Babies you could get for about \$8, but others could put you back \$50 or \$60. You could even pay over \$100 for one of those things. And the whole thing was fueled by how much these things were going to be worth 10 or 20 years from now. We even had a book which estimated the worth of specific Beanie Babies in 2005 or 2010 or even 2050. Now we invested a lot of money in these Beanie Babies. We had the mother lode of Beanie Babies. I could retire based on what they told me those things would be worth in 2006! But, let's face it, they're worthless now! They're worth about the same thing that all that we have now will be worth in eternity.

**3. The money we have can be used now for eternity:** Now this leads me to my third point: since the money we have won't last long we should use it now for eternity. Two years ago, just before Christmas, I took that same daughter, the Beanie Baby queen, to Albania where I was going to be speaking at a conference of college students. We were staying with our good friends, Bill and Wini Babione, who live and minister there. They have a little girl named Suzanna who at the time was about six years old. Before we left, my daughter decided to pick out a few of her choice Beanie Babies to give to Suzanna as a gift when she got there. Suzanna loved them. She didn't care whether they were worth \$500 dollars or 50 cents. And when that week was over my daughter had a friend for life!

Notice again what Jesus says in v. 9. He says, **"make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings."** When Jesus refers to "the mammon of unrighteousness" he's talking about money and wealth. He calls it "unrighteous" not because it's evil in and of itself but because it's of this world. But just because it's of this world doesn't mean we shouldn't use it. In fact, he says you should use it to "make friends" who will welcome you into eternity.

It reminds me of Carson Palmer. Carson Palmer is the brilliant young quarterback for the Cincinnati Bengals. He's an awesome player. He's only been in the league for about three years. But last week in the playoffs he injured his knee on the second play of the game. They knew it was serious but after he had surgery this week they are saying he may never be able to play again. When I heard that I wondered if he had ever thought much about life after football. I wondered if he used the contacts and the resources and the privileges of playing pro football to prepare for life after football.

Scholars debate over what exactly Jesus meant by "friends." Some say this is just using the language of the parable to talk about God. God is the one who welcomes us into eternity. Others say these are actual people that we have helped. It's interesting because in the next passage in Luke there is another parable which we'll look at next week. This one is about a rich man who passed by a poor beggar named Lazarus every day and ignored him. Lazarus dies

and was carried away to heaven. The rich man dies and he goes to hell. While he's down there he looks up and sees Lazarus in heaven and wants Lazarus to come down and give him a little water to cool off his tongue. But Lazarus can't help him. The rich man failed to "make friends" with his money while he was on earth.

We all know that there are a lot of things that money can't buy. But did you know that there are also a lot of things that money CAN buy? Money can buy bibles for people who can't afford them. Money can support missionaries who spread the gospel. Money can help a struggling family pay their rent one month. Money can help feed and clothe the homeless. You can get real creative about this. Maybe you have the resources to buy a beautiful second home up in the mountains and you want to use it to refresh people who could never enjoy such a thing. I know one guy who has four season tickets to the Warriors and those are worth a lot of money but he uses those to bless a lot of people. Recently, he said to my son, "Hey, you want to go see Yao Ming?" He made a friend for life. I don't know, but maybe he made a friend for eternity. Maybe we can buy friends! Maybe those are the friends who will welcome us into eternity. You see, the shrewdest and wisest thing we can do with worldly wealth is invest it for our eternity.

That's what Jesus means when he says in vv. 10-12. **"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own?"** (vv. 10-12).

What's he saying? What is the **"very little thing"** he speaks of in v. 10? It's money; it's unrighteous mammon. No matter how much we have, it is a "very little thing" to Jesus. He says if you're faithful in the use of that, God will entrust true riches to you in heaven. In v. 12 he calls money **"that which is another's"** and he calls these true riches in heaven **"that which is your own."** Why? Because the first one you don't get to keep, but the true riches can be kept forever.

I guess my thinking has been wrong about all of this. I thought I could comfort myself by thinking, "Well, all that money stuff is for the worldly minded. It's all going to burn. I'm good at the more important things. I good at spiritual accounting." But Jesus doesn't seem to allow for that. Jesus says if you're faithful in the little things like the shrewd investment of your money, you'll also be faithful in the bigger things. There is a direct relationship between the two. I mean, why would Bill Gates ask someone to manage his money who did a crummy job with average sized accounts? Warren

Buffet once said, "If you were a jerk before, you'll be a bigger jerk with a billion dollars." If that's true, why would God entrust eternal riches to those who couldn't manage that which he gave them on earth?

**4. How we use our money indicates who we serve:** Jesus closes this section with kind of a bottom line statement. "**No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other You cannot serve God and wealth**" (v. 13). He says the bottom line is that how we use our money indicates who we serve. Jesus understands that money has power in people's lives. It acts as a master. You might say money will either be used in service of God, or as a substitute for God. There is no middle ground. You either use it to serve him and his purposes, or you it uses you. Money is a wonderful slave, but a terrible master. You can HAVE both God and money, but you can't SERVE both God and money.

## CONCLUSION

When you really think about what Jesus is saying in this entire section, he's really trying to help us out. He's not trying to get us to invest in what will last.

Look right here. I have two things up here. How many of you like jelly donuts? How many of you are hungry? I have a nice fresh jelly donut here. Some of you are hungry so I know that you would just love to dig your teeth into this. But over here I have a box with some money in it. The problem is you can't see the money so you don't know how much is in there. But I'm telling you there is money inside this box and it's worth more than these donuts. Now if I were to bring you up here right now which one would you choose? It's kind of hard because this looks so good, but you know this could have a lot of money inside.

As a matter of fact, let me show what you would get if you chose the box: \$100! In essence that is the choice we have to make every day. We have to choose between what looks so good and will satisfy for a moment, or what we can't see but will last so much longer. Think of how you would feel for the rest of the day if you chose that jelly donut. You would be thinking, "Man, I blew it. I could have walked home with \$100 but instead I just got a jelly donut.

Jesus says to choose this. Invest your life over here. I promise you that it is worth whatever you have to give up. The question is, do we believe him? Do we believe him when he says there is so much more in this box than what you can secure now? Do we trust him enough to choose what we cannot see but what he says is so much better than the jelly donuts of this world?

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