

SHREWD
Build to Equip – Week 2
Luke 16:1-13

I. INTRODUCTION

1. How can we handle our finances wisely?
2. Tons of books, TV shows, and podcasts have tried to answer that question. And there's a lot of good information out there.
3. And people are especially interested in this question today. The economy is floundering. Inflation is rising. Costs are rising faster than wages. The price of goods and services are way up. How can we handle our finances wisely?
4. Jesus gives us a unique perspective on money that goes beyond how to earn more, save more, and invest more. He knew that the bulk of your existence wouldn't be spent on this earth, but in the next life. So, He wasn't just interested in helping people improve their lives here and now. He was far more interested in helping people improve their lives in eternity. So, when Jesus taught about money, He taught people how to handle their money in this life in a way that would improve the next life.
5. Today, Jesus is going to teach us how to be financially shrewd. Shrewd means conducting yourself in a wise, prudent, and sensible manner. There are a lot of people who think they are financially shrewd, but they aren't. They might be good at earning, saving, and investing, but they aren't shrewd. They are actually very foolish, because either they don't know the teachings of Jesus, or they are ignoring the teachings of Jesus. But Jesus teaches us how to be truly financially shrewd. He teaches us the best way to handle our finances.
6. Today we are going to study one of Jesus' parables. What is a parable? A parable is an earthly story portraying heavenly realities. Jesus often used stories, or parables, about common things like farming and construction, to teach spiritual truths. Sometimes the stories were true; sometimes they were made-up. But the purpose of the story was to teach a spiritual truth.
7. Today we are going to study the Parable of the Dishonest Manager.

II. TEXT: Luke 16:1-13

1 Now he said to the disciples, "There was a rich man who received an accusation that his manager was squandering his possessions.

- i. We are introduced to two characters. The rich man, who will also be called the master, and the manager or steward.
- ii. In those days, just like today, wealthy people hired managers or stewards to take care of their money and property. Eliazar was Abraham's steward; Joseph was Potiphar's steward. Wealthy athletes and entertainers have money managers.
- iii. In this parable, the manager's job was to take care of his master's money. His master had put him in charge of bill-pay, investing, collections, payroll, and much more.

- iv. But the manager was squandering his master's money. To squander means to waste in a reckless and foolish manner.

2 So he called the manager in and asked, 'What is this I hear about you? Give an account of your management, because you can no longer be my manager.'

- v. The master said two things: Give an account, because you are fired. Turn in all your books and ledgers and files, because you are terminated.
- vi. The first thing we can learn from this story is that we are all stewards of God's money.
- vii. Stewardship means three things:
 - 1. What you have is not yours.
 - 2. What you have is temporary.
 - 3. You will be held accountable.

viii. This is true of us.

- 1. Your money is God's not yours. You can't just do with it whatever you want. God wants you to spend His money on things that He cares about, in a way that pleases Him.
- 2. Your money is temporary. You're going to die, and you can't take your money with you.
- 3. You will be held accountable. God will reward you for how well you manage His money.
 - a. **Rick Warren** "One day God will audit us! You will give an account of how you've wasted, spent, or invested your life. God will ask one question at this audit: What did you do with what I gave you?"

3 "Then the manager said to himself, 'What will I do since my master is taking the management away from me? I'm not strong enough to dig; I'm ashamed to beg. 4 I know what I'll do so that when I'm removed from management, people will welcome me into their homes.'

5 "So he summoned each one of his master's debtors. 'How much do you owe my master?' he asked the first one.

6 " 'A hundred measures of olive oil,' he said.

" 'Take your invoice,' he told him, 'sit down quickly, and write fifty.'

7 "Next he asked another, 'How much do you owe?'

" 'A hundred measures of wheat,' he said.

" 'Take your invoice,' he told him, 'and write eighty.'

- ix. The manager knew that he would be terminated, so he made plans so that he would be cared for after his termination.
- x. He went to everyone who owed his master money, and he decreased their debt.
- xi. Due to his great kindness, those people would be there to help him after his dismissal.

8 "The master praised the unrighteous manager because he had acted shrewdly. For the children of this age are more shrewd than the children of light in dealing with their own people.

- xii. “The master praised the unrighteous manager.” Not because of his theft and fraud, but because of his smarts. This is the kind of praise that a football coach gives to the other team after he’s just lost. The master praised the dishonest manger because he was doing what was necessary to prepare for life after employment. He was shrewd.
- xiii. Remember, shrewd means conducting yourself in a wise, prudent, and sensible manner.
- xiv. The Greek word for “shrewd” means to act with foresight. The money manager acted with foresight.
- xv. “For the children of this age are more shrewd than the children of the light in dealing with their own people.”
 - 1. The children of this age are unbelievers. They are called children of this age because they live for this age and not the age to come. This live as if this age is all that matters. They live as if they won’t have to face the age to come. The age to come has no bearing on their choices.
 - 2. The children of the light are Christians (Jn 12:36; 1 Jn 1:5).
 - 3. But Jesus says something negative about the children of the light. The children of this age are more financially shrewd than the children of the light.
 - 4. Why? The children of this age are better at storing up earthly treasure than the children of the light are at storing up eternal treasure.
 - 5. The children of this age are more devoted to accumulating earthly wealth than Christians are to accumulating eternal wealth.
 - 6. The children of this age are more serious about getting the most out of this life than Christians are at preparing for the next life.
 - 7. The children of this age are more devoted to money than Christians are to God.

9 And I tell you, make friends for yourselves by means of worldly wealth, so that when it fails, they may welcome you into eternal dwellings.

- xvi. Now comes the application. The main point of the parable. **Use your earthly wealth to help people, and it will be stored up as rewards in the next life.**
- xvii. Let’s break it down:
 - 1. “Make friends for yourselves by means of worldly wealth.” Instead of spending your money on luxury and pleasure, on selfish pursuits, use your money to help others. How? Use your money to help the spiritually poor, and the financially poor. Give to the church and other ministries that are trying to reach lost people. Give to charities who specialize in helping the poor. Use your money to help others.
 - 2. “So that when it fails.” When is your money going to fail? When you die. You can’t take it with you. I won’t do you any good then.
 - 3. “They may welcome you into eternal dwellings.” Use your money to help people, and when you die, the people you helped will be ready

to welcome you into heaven. In other words, eternal rewards will be waiting for you in heaven.

xviii. Here's the point of the parable:

1. The dishonest manager knew he was going to be terminated, so he prepared for life after termination by helping people.
2. In the same way, recognize that you are going to die, and prepare for the next life.
3. Use your earthly wealth to help people, and it will be stored up as rewards the next life.

xix. The Greek word for death is *thanatos*, which is where Marvel got the name for Thanos. It literally means "separation." When you die, your soul will be separated from body, but you will also be separated from your money. You know are going to die, you can't take your money with you, so use your money today to prepare for eternity by helping people.

10 Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much. 11 So if you have not been faithful with worldly wealth, who will trust you with what is genuine? 12 And if you have not been faithful with what belongs to someone else, who will give you what is your own?

xx. What is Jesus saying here? The more faithful you are with earthly treasure, the more God will reward you with heavenly treasure. If you can be trusted with little – earthly treasure, then you can be trusted with more – heavenly treasure.

xxi. Let me clarify something. This parable is not about how to get to heaven; it's about how to increase your reward in heaven. You can't earn your way to heaven by giving a lot of money to the church and other charities. The only way to get to heaven is to put your faith in Jesus. I explain it all the time with ABC. A – admit you are a sinner in need of a Savior. B – believe in Jesus, that He died for your sins and rose again. C – call on Jesus to save you.

xxii. You get to heaven by faith, but the size of your eternal reward is based on works; it is based on how much you help others in the name of Jesus.

xxiii. The problem is that most Christians focus on the first part – salvation is by faith. So I don't have to worry when I screw up. I don't have to worry about being imperfect. But then they don't focus on the second part – eternal rewards is based on works. The more you use your money to help others, the more rewards you are storing up in heaven.

13 No servant can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money."

xxiv. Back in verse 8 Jesus said that the children of this age are better at storing up earthly treasure than the children of the light are at storing heavenly treasure. Now Jesus tells us why. No servant can serve two masters.

xxv. It is because the children of this age are all in on this age. They are fully invested in this age. They are only serving one master. They are totally committed to money and worldly possession. But many Christians are trying to serve two masters. They are torn. They are riding the fence. They are

double-minded. They half-hearted. They are trying to live for this world and the next. They are trying to store up earthly treasure and worldly treasure. They are not fully invested in this age, but they also aren't fully invested in the age to come.

- xxvi. So, Jesus is challenging us to become fully-devoted stewards. To take our money and go all in on eternal treasures. Stop riding the fence. Stop serving two masters. You know you are steward. You know you are going to die. You know you will be held accountable. You know your eternal reward depends on how you use your money. Go all in. Stop playing games and get committed.
- xxvii. In other words, live for the line, not the dot. Picture a period (a dot) with a long line extending from it that never ends. The period, or dot, represents your life on earth. Its duration is very short and limited. The line represents your life in heaven; in the age to come. It will go on forever and ever. That's where you will spend the bulk of your existence. Therefore, stop wasting your money on the dot. Stop spending all your money on luxuries and pleasures that won't last, that you can't take with you. Instead, invest your money in the line. Use your money to help people, to reach the lost, to help the poor, and that will translate into rewards that will never fade away.

III. CONCLUSION

1. How can we apply this practically to our lives?
 - i. Start with the tithe.
 1. That is the base level of giving commanded to all Christians. It means giving the first ten percent of your income to the church. In other words, each time you get paid, you write a check for ten percent and give it to the church.
 2. The cool thing about the tithe is that God doesn't merely promise eternal rewards, but earthly rewards. He says He will bless you beyond measure.
 3. There is a man in our church whose job has been forcing him to work on Sundays for years. He comes faithfully to Home Group every week, but his family goes to church without him on Sundays for years. We've been praying and praying. When we launched Build to Equip, he started tithing, and not long after that, his job gave him Sundays off. Now he's at church with his family every Sunday.
 4. God has a wonderful plan for you, and He wants to bless you, but He doesn't answer our prayers when we are living in disobedience. I wonder if there is someone here who has been praying and praying and praying, and the reason that isn't answering your prayers is because you are being disobedient with your finances.
 - ii. Don't stop with the tithe.
 1. Tithing is not meant to be the goal of generosity; it is the starting line of generosity. It is the training wheels of generosity, as it gets us

started and trains us to give. But don't stop with the tithe. Move beyond the tithe.

2. There are two ways to move beyond the tithe:
 - a. Look for special opportunities to give beyond your tithe.
 - i. Donate to Build to Equip. We are raising money for our first church building, and we are asking people to make a commitment to give beyond your tithe to the cause. In other words, keep tithing, but commit to giving an amount above your tithe each week/month/year to the capital campaign.
 - ii. Donate to the Christmas Offering. Each year we raise a Christmas offering for special causes outside of our church. This year we are going to focus on church planting around the word, church planting in North America, and church planting in Acadiana.
 - iii. Look for opportunities to give outside the church.
 1. You can donate to an organization that is sending aid to Israel right now (Samaritan's Purse).
 2. Just a few weeks ago the local crisis pregnancy center came by and asked for money.
 3. You may have a friend who is in need.
 4. You may have a friend that is doing a special work of ministry, and you can give to his or her work. Leroy, several times a year, goes to help people who are hit by natural disasters, and people in our church have donated to him to support his ministry. If you will look, there are opportunities to give all around you.
 - b. Make it your goal to increase your giving as you increase your income.
 - i. What do the children of this age do when their income increases? They spend more. But children of the light are called to live differently. As your income increases, increase the percentage of your giving. Instead of giving just 10 percent, give 11 percent, and so on.
2. Remember: **Use your earthly wealth to help people, and it will be stored up as rewards the next life.**
3. Whenever I talk about generosity and stewardship, it's hard for me to not mention the example by Rick Warren. Rick Warren is a retired Baptist pastor from California.
 - i. When he and his wife got married, they made a commitment to increase their tithe by one percent each year. Year one they gave ten percent; year two eleven percent, etc.

- ii. Eventually he wrote a book called *The Purpose Driven Life*, which was the best-selling non-fiction book of all time, next to the Bible. Obviously this drastically increased his income, but I want you to notice how he responded.
- iii. First, he immediately became a reverse-tither. He started giving 90 percent of his income to the Lord, and he lived on ten percent.
- iv. Second, he stopped taking a salary from his church.
- v. Third, he paid back every penny that the church had paid him since he started the church in 1980.
- vi. Fourth, he started two charitable foundations, one to help hurting pastors around the world, and the other to help children in Africa who have been orphaned by the AIDS epidemic.
- vii. Fifth, he didn't upgrade his standard of living. He didn't upgrade 12-year old Ford, or his house that he'd been living in for 22 years, or his watch from Walmart, and he didn't buy a boat or a jet.
- viii. That's a man who understood and believed Jesus when He said, Use your earthly wealth to help people, and it will be stored up as rewards in the next life.

IV. BUILD TO EQUIP

1. This is the second week of a three-week sermon series to inspire us to stay the course with our Build to Equip Capital Campaign.
2. Take out your Commitment Card.
3. Next Sunday is Commitment Sunday.
4. I want you to come next Sunday with your Commitment Card in hand, filled out, ready to turn in.
5. Let me explain how to fill it out.
6. There are four options on the card:
 - i. I want to begin tithing.
 - ii. I'm good. I'll keep going.
 - iii. I want to start giving to BTE today.
 - iv. I need to have an amnesty conversation.
7. God wants to do a great work through our church. He is doing a great work. But we have to do our part. We have to be good stewards of what He has given us. Remember the words of Randy Alcorn about money.
8. **Randy Alcorn** "You can't take it with you, but you can send it on ahead."