

**ON THE MOVE: Kingdom Investors, Message #3 Stewardship On the Move, Luke 16:1-13,
Nov 3, 2024**

We are in week three of our 5 week ON THE MOVE: Kingdom Investors series looking at 5 parables of Jesus to learn how to become effective investors in God's Kingdom, particularly through the kingdom work happening right here among us at Brandywine Valley Church.

Today we are study the parable of the Shady Manager in Luke 16. In my former investment advisory career, a client of mine had a phrase he would use when he wanted to be done talking about stocks and market speculation and wanted to get very practical about what his money was doing- "Let's talk beans in beans out." And so today we are going to talk beans in beans out because Jesus is talking beans in and beans out, very practically about what our money is doing Jesus told his disciples this parable- *There was a rich man whose manager was accused of wasting his possessions.*

2 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.'

3 "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— This is how you know Jesus has a sense of humor...he looks at his weak arms...manual labor? X not for me...cardboard sign at the intersection? X He still has an ounce of self respect left. So he's trying to concoct a "white collar plan" for his future financial security...and then the light bulb goes off, *4 I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'*

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

6 "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.'

7 "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. Talk about a hustle! "OK... I see here that you owe my boss \$50,000... I tell you what, if you'll pay \$30,000 right now, we'll just call it even." And they are like, "Are you serious?!" And he says, "Yes... Just remember later who took care of you." Now there's lots of debate among theologians about what is actually going on here, whether this was technically legal or not. What they all agree on: this was shady.

8 "The master commended the dishonest manager because he had acted shrewdly. I bet you didn't see that coming did you?! For the people of this world are more shrewd in dealing with their own kind than are the people of the light.

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.

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.

11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

12 And if you have not been trustworthy with someone else's property, who will give you property of your own?

And then Jesus concludes with his famous statement, the theme of which will be the focus of next week's message... **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 Mammon." Now immediately we should all have some questions about this parable, because at first blush it kind of sounds like Jesus is commending the underhanded practices of this manager. Well we know the same Jesus that condemned the shady financial practices of the Pharisees wouldn't be high fiving this guy...so how do we make sense of this? Well the key to understanding this parable is **v.8 For the people of this world are more shrewd in dealing with their own kind than are the people of the light.** A common literary device in ancient storytelling is the "lesser to the greater principle." That is, taking a principle that is true in a lesser thing, even a negative or immoral thing, to show HOW MUCH MORE is the principle true for that which is far greater or righteous. And that's what Jesus is doing here. Jesus isn't commending the shady financial practices of this manager, he's making a lesser to greater comparison: **If worldly people are this focused on setting up their worldly future...** like this shady manager who ambitiously schemed and hustled and built relationships to set up his financial future.

HOW MUCH MORE should Christians be focused on setting up their eternal future! Friends, Jesus is saying- if these people are going through all this effort for their worldly future which is fleeting, shouldn't we be ambitious (not by shady means but by godly means) to leverage our effort, our money and relationships for eternal purposes? That's the main idea.

Now listen to one of the financial lessons Jesus draws out of this parable. **11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?** We want to turn this negative question into a positive- **If you have been trustworthy in handling worldly wealth, won't God trust you with true riches?** The answer is YES! And that's our goal throughout this series: to become shrewd, ambitious, faithful financial managers of God's Kingdom. So let's talk beans in beans out. Let's get practical about money. **4 Practices of Kingdom Managers**

Practice #1 Kingdom Managers Live by the Mantra: "God Owns it, I Manage it." God is the true wealthy Master. We are his money managers, the question is what kind of manager are we? This is simple but so profound it will completely reshape our entire perspective on money if we

actually believe it. Isn't this a struggle? One of the first words out of the mouth of toddlers after momma and daddy is "MINE!" We think we own everything. But the only one who can truly claim "Mine!" is God. Your house... God says MINE!, You are just managing it. Your car is God's car. Your paycheck is God's paycheck. Your bank account is God's bank account. Confessing Jesus as Lord with your mouth is relatively easy; what we actually believe is shown by what we do with our resources. Money doesn't lie. If I want to see what you actually believe about the true owner of your resources, more accurately than what your mouth says or how high you raise your hands in worship is what you do with your money.¹ Do you talk to God about how he wants you to save? Invest? How much and where to give? Before you buy a new car? Before you update your wardrobe?

Practice #2 Kingdom Managers have a Plan for their Money.

Also known as a budget. Now I realize that for some of us we have an allergy to the word budget. You just feel too tied down, you are a free spirit and you want to be spontaneous. OK just keep in mind *Proverbs 21:5 The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.* And that's what a budget is- it's a written out, agreed upon plan. *Dave Ramsey "If you don't tell your money where to go, you'll wonder where it went."* I spend an entire session of premarital counseling trying to convince couples to create a budget together. Some do, and those who do often come back years later and say thanks for that, it saved us so much grief and debt and conflicts.

Practice #3 Kingdom Managers Work Hard to Free Themselves from Debt

One of the biblical principles is that debt should be avoided if possible. *Proverbs 22:7 The borrower is slave to the lender.* Particularly high-interest, non-investment debt like from credit cards, car loans, these should be avoided. When Shannan and I got married, one of our values was spending less than we make- which means, nothing on our credit card that we don't have in our pocket. When we bought our fixer upper house, we had to really tighten our budget in order to make the payments. That meant for the first year, we didn't have the money to furnish our living room. You walked into our house into an empty room- but the great thing about that is we had so much fun playing all kinds of games with our kids on that floor (*clothes basket racing*). Now we could have just furnished that room with money we didn't have on our credit card. But we didn't, because we made a commitment never to go into credit card debt. Now that might seem like a small thing, but decisions like this add up to a lifestyle- either of debt or of freedom from debt.

"Well Nate, what if I have racked up credit card debt, what should I do?" Take Proverb 6 to heart- *v.4-5 Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter.* Work hard, a second job if you need to, restrict yourself, sacrifice and free yourself! For some of us, that might mean cutting things out of your lifestyle to pay off debt and increase financial margin. Things like: Eating out less and packing a lunch for work.

¹ Idea from JD Greear

<https://summitchurch.com/GetFile.ashx?Guid=c98ba3c0-fd76-49a3-8645-4e88cf762cfc>

Make your coffee at home. The average family spends \$128/mo on coffee. Do what it takes to free yourself!

Now, some of us are so far in over our heads, maybe we've been dealt a difficult hand, medical expenses, went through divorce... that you feel like you are in quicksand. What you need is a lifeline. The church might just be that lifeline for you. We have some resources- **Love-in-Action** fund can help- reach out - info@brandywine.church. Sit down and look at your financial situation and see how we can help. **Financial Peace University** Course in January. On connection card- FPU and we will contact you with more info.

Practice #4 Kingdom Managers Give to God First

All throughout the Bible we see the "first-fruits principle"- In agriculture the first-fruits were the first of the harvest, and of the first of the harvest we are called to bring back to God. And this is the basis of the OT tithe, a 10th of your income given first to God. In fact, this is interesting: whenever Scripture talks about our firstfruits, it doesn't even use the language of "give," it says "bring." We *BRING* the first fruit back to God, not give it to him. You say, "Well, what's the difference between bringing and giving?" When you "give" something to someone, the implication is that it's yours and you are choosing to give it to them. But that's not the language you'd use if you've borrowed something from someone else and they'd asked for it back. If I borrowed your car and later you say, "Hey, I'd like that car back!" and I say, "OK, I'll come by later and donate this car to you!" You'd say, "You can't donate that to me; it already belongs to me. I want you to BRING it back to me." That's first-fruits- it's already his! This is a big deal to God. In the last book of the OT, God makes this abundantly clear. **Malachi 3:7-10 Return to me, and I will return to you," says the Lord Almighty. "But you ask, 'How are we to return?'**

⁸ **"Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?' "In tithes and offerings.** They were bringing God their leftovers...taking care of themselves first and then getting to God with whatever they had left. This is leftovers not first-fruits. Now listen to God's response. **Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven**

and pour out so much blessing that there will not be room enough to store it. Did you know this is the only place in Scripture where God asks us to test him? "Make me first and watch what I will do!"

Jesus says it like this in the sermon on the mount-³³ **But seek first his kingdom and his righteousness, and all these things will be given to you as well.** "Make me first and watch what I will do!"

And this is what the Apostle Paul commended about the church in Macedonia **2 Corinthians 8:5 They gave themselves first to the Lord.** And here's what's so surprising, the Macedonian church was hit with a famine, the economy was in a downturn, a lack of security in their future, and still they financially gave first to the Lord because they believed God's promise to provide and bless.... "Make me first and watch what I will do!"

Now this is so counterintuitive and countercultural isn't it? No offense if you are a financial advisor, but most of them aren't going to give you this advice. There are basically 5 things we can do with our money. **1. Spend 2. Repay debt 3. Pay taxes 4. Save 5. Give** For most Americans, this is our order. Here's the problem with this- God inevitably gets our leftovers in this system. The average American gives 2% of their income to charity. Now Christians do a little better... 3%. And then many of us ask him for his blessing, his help... we are putting up road blocks for God to act powerfully in our lives when he is last.

Now the NT never commands Christians to give a certain percentage. However, I do believe that for working individuals and families with steady income, a tithe (10%) is a good principle to start with. The principle of giving in the NT can be summed up by **2 Corinthians 9:6-7** *The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.*

Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

Now the principle of giving in Scripture and the early church seems to be church family first- Christians gave to God through their spiritual family first, and then beyond that. That's our practice, church first and then other missionaries and non-profit causes. Currently, about a third of our congregation is giving regularly to the church (not necessarily tithing, but giving regularly.) Based on the median household income of New Castle county, can you imagine what would happen if every household at Brandywine over the next three years tithed to BVC, guess how much that is per year. **\$5,500,000**, that's more than double our annual budget.

Now for some people, based on their debt situation, no longer working or other major challenges, 10% of their income might be crippling. For others, 10% might be just the training wheels of giving. You need to determine what God wants you to give. A Better Plan **1. Give 2. Save 3. Pay Taxes 4. Repay Debt 5. Spend**

Conventional wisdom- Me first, God says you 5th! As long as you continue to put yourself first you will never feel like you have enough. "Make me first and see what I will do." Do you believe that's true? This is a faith proposition.

Start somewhere- Giving Ladder reference. Start giving regularly, automatically. "Make me first and watch what I will do!"

Practice #1 Kingdom Managers Live by the Mantra: "God Owns it, I Manage it."

Practice #2 Kingdom Managers have a Plan for their Money.

Practice #3 Kingdom Managers Work Hard to Free Themselves from Debt

Practice #4 Kingdom Managers Give to God First

We can look to Jesus! He was the ultimate Kingdom Manager. The shady manager cut some of the debt the debtors owed...and the manager did it for his own benefit. How much more Jesus. Who took our debt of sin that we could never pay, erased it all, not for his own benefit, but at his expense- the expense of his life.

Communion