

**Time, Talent, Treasure:
The Stewardship of Our Lives, Part 2
Luke 16:1-13**

1. **Gain** all you can.

- Not at the expense of your **health**.

- Luke 12:22-23

- Not at the expense of your **mind**.

- Proverbs 1:19

- Not at the expense of **others**.

- Exodus 20:15; Proverbs 10:2;
1 Corinthians 8:13; Ecclesiastes 9:10;
Colossians 3:23-24

2. **Save** all you can.

- Ecclesiastes 5:10; Romans 13:7-8; Psalm 37:21

3. **Give** all you can.

- To provide for **yourself**.

- To provide for your **family** and
employees.

- To provide for your **church**.

- Galatians 6:10; Leviticus 27:30; Malachi 3:10;
Deuteronomy 14:23

- To provide for the **poor**.

- Proverbs 19:17, 22:9; Hebrews 13:16

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Time, Talent, Treasure: The Stewardship of our Lives Part Two

A man walked into a suburban Chicago Walgreens and went to an ATM inside the store, set his Big Gulp drink on the floor, and did his banking. He then leaned over and picked up his drink, and did a double take at what he saw on the floor. There was a bag with a Chase Bank logo on it filled with cash and checks.

According to the Chicago Tribune, the security video shows that "he pauses for a moment, his eyes riveted to the floor. Then he takes a long look around, picks something up and slips out the door."

The man got in his car with the money and drove away. The bag contained over \$17,000. But in the time it took him to his home about 45 minutes away, he had enough time to weigh his decision further, and realizing he had probably been captured on video he decided to turn in the money to the bank. Unfortunately, he also decided to lie about where he found the money. He walked into a Chase Bank in Rolling Meadows and said that he had found the money in a Rolling Meadows mall.

The story hit the news. The man was featured in newspapers around the world, gave interviews to radio and TV stations, was hailed as a hero on websites, received a gift basket and small gifts from strangers, was the object of romantic inquiries, was repeatedly asked about a reward, and even drew high praise from a nun for being so honest.

But the Rolling Meadows police weren't so sure. It didn't take long to learn where the money had actually come from, and the FBI was brought in to aid in the investigation. A few weeks later, the police confronted the man with the truth, and he confessed to what had happened. He was fined \$500 for filing a false police report. Far worse, no doubt, was the embarrassment he suffered as the real story also hit the newspapers.¹

That's the story of a man who did something wrong, but tried to turn it into an opportunity to win friends and make himself look better. Unfortunately the truth came out in the end.

What I just shared with you is sort of similar to a story from the Gospel of Luke that we are going to look at today; a story that Jesus told about a man and money.

Now, I would guess that many of us are probably familiar with Jesus' famous statement about money: that we can't have two masters, and we can't serve both God and money. Have you heard that one? What you may not have realized, however, is that statement comes at the end of a lesson on shrewdness. Yes – shrewdness: the character quality often associated with a shifty used car salesman. The word that Jesus uses that we translate as

¹"*Video Doesn't Lie*," Chicago Tribune (7-1-11); Burt Constable, "Arlington Hts. man hailed for honesty charged with lying to cops," Daily Herald (6-30-11)

“shrewd” means both dishonest and selfish as well as cunning and clever. It means someone who has the sense to see an opportunity, even though they’ll use that opportunity for selfish gain. The story is in chapter 16, and I’d like to ask you show a posture of honor to God’s Word and stand with me while I read it to us:

Jesus told this story to His disciples:

“There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer's money. So the employer called him in and said, ‘What's this I hear about you? Get your report in order, because you are going to be fired.’ The manager thought to himself, ‘Now what? My boss has fired me. I don't have the strength to dig ditches, and I'm too proud to beg. Ah, I know how to ensure that I'll have plenty of friends who will give me a home when I am fired.’ 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?’ The man replied, ‘I owe him 800 gallons of olive oil.’ So the manager told him, ‘Take the bill and quickly change it to 400 gallons.’ ‘And how much do you owe my employer?’ he asked the next man. ‘I owe him 1,000 bushels of wheat,’ was the reply. ‘Here,’ the manager said, ‘take the bill and change it to 800 bushels.’ The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light. Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your earthly possessions are gone, they will welcome you to an eternal home. If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.”
(Luke 16:1-13, nlt)

May God change our lives, as we are obedient to his word to us today. Thanks for standing; you can be seated.

Okay. So we hear that story and it doesn’t sound like something Jesus would say, does it? On the surface, it sounds like Jesus is telling us to manipulate other people’s money so that we can buy friendship. But we know that would be out of character for Jesus, so we’re going to need to do a little digging to find the meaning, which is very important for us today in our second of a two-part series called, “Time, Talent, Treasure: The Stewardship of Life.” This series comes on the heels of our previous series where we looked at the practical impact of resurrection life in our day-to-day living. In that series we talked about how to come alive in our relationships, our families, our work, and our circumstances, and we saw that how we live out our faith in all those arenas really matters. The same is true when it comes to our resources, especially money. Last week we saw that we are stewards of the resources we have; that we are not the owners, God is, but God does expect us to manage what he’s entrusted to us in the ways he wants us to use the time, talent, and treasure that he gives us. The good thing is that we actually get “paid” to manage God’s stuff; we get to

enjoy it here, but we get the blessings that come with being generous and giving of ourselves to him and to our church and to others. So if you haven't been with us, now you know how we got to this message today.

So let's dig in to the story we read in Luke. Let me first explain what Jesus was getting at. Luke records a great deal of Jesus' teaching about money. In fact, in this main section of Jesus' teaching, chapters 9-19, in those eleven chapters, 15 of the forty sections (40%) deal with the topic of money, material possessions, and good stewardship (like we talked about last week). Luke is making sure we see how important it was to Jesus that we take personal responsibility for our lives and actions, especially when it comes to money. It's no wonder so much is said about stewardship. That's because as we live in this world, how we deal with money is going to be important, as we said last week.

When you think about this story of the clever manager, you really get a picture of Jesus' wry sense of humor. This story is not a drama – this story is intended to be a comedy, based on a character that is kind of a rascal. It's sort of like the old Bugs Bunny cartoons – Bugs is the hero, but he often gets away with things by outsmarting Elmer Fudd, or Daffy Duck, or Yosemite Sam, or the Tasmanian Devil, or whoever it is. He's a rascal (or a "wascal," according to Mr. Fudd). Bugs Bunny is like how those who were listening to this story would have viewed this shrewd manager.

Now let's put this story into its context in Luke's Gospel: Jesus tells this story right after the story of the lost or prodigal son and right before the story of the rich man and Lazarus. Remember those? In the one story the prodigal son took his inheritance and ran off and squandered it, making many fly-by-night friends. But when the money ran out he realized his mistake, went home and repented to his father who forgave and restored the son. In the story of the rich man and Lazarus, Jesus told of a rich man who every day passed a beggar named Lazarus but never helped him. They both died, and Lazarus went to heaven while the rich man went to hell. The rich man could see Lazarus in heaven and begged for relief but God reminded him that there was nothing that could be done now. He begged God to at least let him warn his brothers who were still alive, but God said that if they won't listen to God's law and prophets and their own conscience, then they won't listen to someone who comes back from the dead either. So the first story is an example of someone learning their lesson about money, the one we read is about a wrong use of money (with a lesson we can learn), and the third shows what happens to the person who won't learn their lesson about the use of money.

All of these stories teach us about money – how to use it and how not to use it. The story we read compares the sneaky manager with the prodigal son. In both stories, the main character squanders the wealth of someone else (the son squanders his father's money and the manager squanders his boss'). The son repents and receives grace and forgiveness and compassion, the manager tries to cover his backside and receives the anger of his boss and gets fired. Instead of repenting, the manager compounds his sin with more sin. In these stories we get a picture of sin, sinners, and the possibilities and consequences of sin, so we can see the value of repenting and getting right with God. It's just that in this second story we are taught the lesson through ironic humor.

So here is this manager, who is a steward of a rich man's money, who gets caught and fired for misappropriating funds. He doesn't know what he's going to do because he knows he's too lazy to do manual labor like digging ditches and he's too proud to beg for money. So he figures in the little time he has left before he gets fired, if he calls in all the vendors and creditors and changes the books so that they don't owe as much, he will be in good with those business men and maybe they will return the favor to him when he gets fired, and maybe they'll give him a job. So for example, if one guy owes the rich man \$1000, the shrewd manager and the guy rewrite the contract, saying the vendor only owes \$600. No money changes hands, but the rich man loses 400 bucks and the shrewd manager buys a friend – at his rich boss' expense. There's no question that this is wrong. But the twist in the story is that the rich man is impressed with the crooked manager's shrewdness. He still fires him, but he's impressed. And that's what's confusing to us, because it sounds like Jesus is actually telling us that God is impressed if we are dishonest shysters that take advantage of other people's money! Of course Jesus would *not* say that, so the answer for us is in the *irony*, and in the comparison of evil people's motives and methods with a Christ-follower's motives and methods. Here again is the lesson summary according to Jesus:

“Here's the lesson:

Use your worldly resources to benefit others and make friends. Then, when your earthly possessions are gone, they will welcome you to an eternal home. If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.” (Luke 16:9-13, nlt)

In other words, Jesus is saying: if sinful people use all their wits and creative and financial resources to accomplish things for *selfish* purposes, shouldn't Christ followers use their wits and creative and financial resources to accomplish *Kingdom* purposes?! Instead of trying to win friends through selfish favors, shouldn't we use all the resources we have to help people become friends with Jesus? Shouldn't we do so to reach people in love, and compassion, and with the Good News? That way, unlike the shrewd steward who made friends to bail him out, we will have friends forever in heaven! *In other words, (and here is the key) we should be using whatever resources we have – especially material resources – to accomplish all good works that will bring about eternal rewards.* That should take what we talked about last week with rewards and investments and put it into a deeper understanding for us. Money can be used to serve others in order to introduce them to Jesus.²

So let me share with you some practical application of how to do that. What I'm about to share with you for the remainder of our time is teaching from John Wesley. John Wesley is the man that we get most of our theological thinking from; he was an Anglican priest who was the founder of the Methodist movement, out of which the Church of the Nazarene finds our roots.

² David Neale, NBBC, Luke 9-24: A Commentary in the Wesleyan Tradition

He points out that there are three practical things we can do to follow the challenge Jesus gave us in that story. And the first is...

1. ***Gain*** all you can.

There is no reason that we shouldn't do all we can to gain all we can. Money itself can be used for good, so gain as much as you can. But there are some boundaries to this. For instance...

- do **not** gain **at the expense of your *health***.

God does not expect us to become workaholics; while gaining all we can we should not shorten our lives by doing things that cause great stress, ulcers, lack of sleep, migraines, cancer – on and on. There has been study after study that shows the toll that kind of stress has on our lives. We should never gain material resources by depriving ourselves of food and rest and health. For this reason, Jesus said:

“That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear. For life is more than food, and your body more than clothing.” (Luke 12:22-23, nlt)

But not only our physical health; also...

- **not at the expense of your *mind***.

There is a kind of degradation of our thinking and the vitality of our spirit that happens when we begin to function in dishonest ways in order to gain money. It's not perceptible at first, but it grows and infects all our thinking and dealing with people. We start by justifying little things, and pretty soon our thinking is so distorted that we are doing all kinds of bad things. Every embezzler of millions started out with one dollar. That kind of gain takes away the vitality of our lives in mind and body. That's why the Bible says:

“Such is the fate of all who are greedy for money; it robs them of life.”
(Proverbs 1:19, nlt)

So we ought to gain all we can, just not at the expense of our own health and mind. But also...

- **not at the expense of *others***.

We are not to make money in unethical, immoral or illegal ways that would take money from someone else or take advantage of others. The Bible is filled with instructions about not defrauding or stealing from others, going all the way back to the original Ten Commandments:

“You must not steal.” (Exodus 20:15, nlt)

It's okay to win in a competitive market, but not in ways that are unfair or that cheat someone else. That's why the Bible reminds us:

“Tainted wealth has no lasting value, but right living can save your life.”
(Proverbs 10:2, nlt)

So gaining, but not at the expense of others includes someone else's health and well-being, too: we're not just talking about stealing or cheating but whatever might diminish the life of someone else. You have to think about whether or not you are going to sell things that adversely affect people, like alcohol could, or certain types of foods or drugs, or creating or selling things that destroy the environment and therefore adversely affect everyone's health. The Apostle Paul said:

"I don't want to cause another believer to stumble." (1 Corinthians 8:13, nlt)

So as long as we are not gaining money at the expense of our own life and health or that of another, than we ought to be as creative as we can to gain as much as we can, giving our very best to do so. That's why the Bible says:

"Whatever you do, do well." (Ecclesiastes 9:10, nlt)

and...

"Whatever you do, work at it with all your heart, as working for the Lord, not for human masters, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving." (Colossians 3:23-24, niv)

God expects us to do the work we do as best as we can with the resources he's given us. That was the point of the shrewd manager; he creatively used the resources he'd been entrusted with. His is a *negative* example of what we ought to do for *good*.

Not only should we gain all we can, John Wesley also wisely said that you ought to...

2. **Save** all you can.

Now, by the same token, we need to be wise about what we save. We don't save so we can hoard it, or constantly raise our standard of living beyond what we truly need. We don't save so we can indulge our every whim or passion or pleasure. We don't save so we can become prideful or less dependent on the God who provides it for us. We certainly don't save so we can look good to people or to impress others. If those are our motivations for gaining and saving, it will never be enough. The Bible warns us about this, too:

"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless." (Ecclesiastes 5:10, niv)

All you will be doing is wasting your money on temporary or selfish things.

Here are some extreme examples of what I'm talking about:

- A man in China hired three people to destroy his Maserati Quattroporte -- worth \$423,000-- because he was angry with the car dealer. According to Car News China, the man claimed the dealer had replaced faulty parts in his vehicle with used parts; he also accused both the dealer and an insurance company of fraud.³ What better way to show your protest than to destroy a half million dollars' worth of your stuff?



³ <https://www.quora.com/What-are-some-stunning-examples-of-waste-of-money>

Here's another one:

- In 2012, the baseball that rolled between the legs of Boston Red Sox first baseman Bill Buckner in the 1986 World Series was auctioned off and sold for \$418,250. The game was memorable because that error allowed Boston's opponent, the New York Mets, to win that night to force a seventh game (which the Mets also won). Had the Red Sox won, it would have been their first championship since 1918, so in that sense it was a historic moment in baseball. But still, \$418,250 for a ball?⁴ Or, how about this:



- **20.5 carats:** The reported size of the dog-choking \$2 million engagement ring Kris Humphries presented to his lady love, Kim Kardashian.
12 million, fifty thousand dollars: Reported cost of the jewelry and flowers and bachelorette party.
72 days: The length of Kardashian's marriage to Humphries.⁵ Not a good investment. In my opinion, watching the Kardashians on TV or following them on Twitter is also a bad investment of your time and brain.



- How about this: I am not an art fan but I always try to find a meaning in paintings whenever I see them. But this is beyond my logic. This painting by Mark Rothko was sold for 73 million dollars.⁶

- This painting is by Barnett Newman and was sold for 44 million dollars.⁷



Can anyone explain these things to me? How is it possible that these things could be worth that much money, and how is it possible that someone has that much money to spend?

The point is that people who spend that kind of money gained and saved all they could but they allowed all the money they had to raise their standard of living to ridiculous levels. That's *not* why we should save all we can. It's not so we can spoil ourselves, or our kids so that they don't learn the importance of hard work.

It's important in today's society that we save all we can in order to make sure we don't have any debt, or at least unmanageable debt. Just a few years ago, these statistics came to light: the average debt for U.S. families with at least one credit card: \$9,205. The number of personal bankruptcy filings: 1.6 million. Thirty percent of Americans believe they will always be in debt. Statistics like these prompted one prominent author to observe, "Living within your means today is countercultural."⁸

⁴ ibid

⁵ ibid

⁶ ibid

⁷ ibid

⁸ Stacy Teicher, "King Kong Debt Meets Middle-Class Life," Christian Science Monitor (8-16-04)

If you were to ask people which twentieth-century invention had most impact on their daily lives today, instant answers might be their mobile phone or their PC: not many people would think first of the little plastic rectangles that fill their wallets and purses. And yet, since credit cards first emerged in the late 1950s, they have become part of the fabric of modern life The first general-purpose charge card was the Diners Club card, introduced in 1950. In 1958 the next step came with the appearance of the first real credit card, issued by a bank and generally accepted by large numbers of businesses. This was the BankAmericard, ancestor of Visa, and the first universal credit.⁹

Credit is destroying our lives and enslaving us to debt. So certainly we should save all we can so we can get out of debt! The Bible says:

“Fulfill your obligations as a citizen. Pay your taxes, pay your bills, respect your leaders. Don't run up debts, except for the huge debt of love you owe each other. When you love others, you complete what the law has been after all along.”
(Romans 13:7-8, tmt)

God clearly tells us not to be in debt to anyone, except that we owe it to people to love them – and we should never stop giving them love. That's why we should gain and save all we can, so that we can use our resources to be a blessing to others:

“The wicked borrow and never repay, but the godly are generous givers.”
(Psalm 37:21, nlt)

If we don't have debt, and our regular bills are taken care of, we can use what we save for the benefit of others.

And that's the last point...

3. ***Give*** all you can.

What would be the point of gaining and saving all you can if it wasn't for some greater purpose? Otherwise all of it would just end with you. “You may as well throw your money into the sea, as bury it in the earth” John Wesley said. Remember what we said last week - that it all belongs to God anyway, and we are to use it in the way he tells us to. So there are some guidelines for how we should spend the money that we've gained and saved, and that is to spend the money...

- **to provide for *yourself*.**

Food to eat, clothes that you need; whatever you need – in moderation – to take care of your own health and strength. Then, spend...

- **to provide for your *family* and *employees*.**

These are the ones that depend on you, and that you have a responsibility under God to provide for. The next thing that John Wesley said was that God also, then, expects you to give...

⁹ Neil MacGregor, History of the World in 100 Objects (Viking Adult, 2011), pp. 647-650

- **to provide for your *church*.**

The Bible tells us that it is our responsibility to care for the concerns of our church:

“Therefore, whenever we have the opportunity, we should do good to everyone—*especially to those in the family of faith.*” (Galatians 6:10, nlt)

We do this, first, by giving a tithe, or ten percent, to the church. The Bible tells us:

“One tenth of all the produce of the land, whether grain or fruit, belongs to the LORD.” (Leviticus 27:30, gnb)

A tithe is a tenth, or ten percent. And the Bible is clear that the tenth should go to the church – the place where we get spiritually fed from:

“Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don’t open up heaven itself to you and pour out blessings beyond your wildest dreams.” (Malachi 3:10, tmt)

God commands us to bring a tenth of our income to the church. He says the point of giving ten percent to the church is to prove that we trust him:

“The purpose of tithing is to teach you to always put God in first place in your life.” (Deuteronomy 14:23, tlb)

Someone rightly said to me one time, “When it comes to giving a tithe, it’s not that I don’t trust God; it’s whether or not I trust the church!” I understand that completely! You may be thinking the same thing, so let me answer that: first, if you trust God, you know that God will hold you accountable for whether you give or not. The leaders of the church ultimately answer to God for every penny you give! You answer to God for what you give, we answer to God for what we do with what you give. Secondly, your church – West Valley Church – works very, very hard to make sure you can trust us. You can see our treasurer’s report anytime – just come to the office and ask! We have counters come in to account for the offering every Monday, and they double count and have checks and balances so that no one person is with the money alone. We have a paid business administrator. We have a church treasurer, assigned by the elected Leadership Team. We have a finance team that reviews the giving and expenditures every month. Their report is reviewed every month by the elected Leadership Team. We have an external audit every year. We have a building and grounds team that makes sure everything is maintained to last as long as possible. Your leadership team are careful stewards of all the resources the church has, including the paid staff. *Every* penny is accounted for, with multiple layers of oversight, making sure that what you give helps us accomplish our mission: to introduce people to Jesus Christ, to equip people with a faith that works, and to live as people with purpose. You may not agree with all the priorities, but you will NOT be able to argue about our accounting and stewardship. In other words, we work very, very, hard to make sure you can trust God AND this church. We will *not* be anyone’s excuse to disobey God and withhold his or her tithe!

So we give to provide for ourselves, our families and employees, the church, and finally, we give...

- **to provide for the *poor*.**

There are many around us in need, and God has blessed us to be a blessing to them. The Bible is filled with verses telling us to take care of the poor. If you don't believe me, do a word study sometime on the word "poor" in the Bible and see what you get. Here are just a couple of examples:

"If you help the poor, you are lending to the LORD—and He will repay you!"
(Proverbs 19:17, nlt)

"And don't forget to do good and to share with those in need. These are the sacrifices that please God." (Hebrews 13:16, nlt)

...and here's another one of the many, many verses:

"Blessed are those who are generous, because they feed the poor."
(Proverbs 22:9, nlt)

It doesn't matter if we think the poor deserve it or not; we are told to give because they *need* it. Now, what they *need* and what they *want* are different, and we must be wise in giving. Giving dollars to an active meth addict is unwise. Giving food, or helping them get connected at the Union Gospel Mission, is something they need. God will hold them accountable for their receiving; but he will hold you and I accountable for our giving. By the way, that is why we as a church financially support the Union Gospel Mission and Love Inc.

So we should give to provide for ourselves, our family and those we employ, our church, and the poor.¹⁰

If you gain all you can, save all you can, so you can give all you can, you will be using the resources God has given you in ways that are "shrewd" or "creative" and that the Master will be pleased with!

John Wesley lived by this. As he went through life, his salary increased dramatically, from 30 pounds annually ("pounds" are English dollars, which was enough for a single man to live well on, about \$5700 US today¹¹) – from 30 pounds to 60 pounds, then 90 pounds, then 120 pounds and eventually to over a thousand pounds. So his income rose throughout his life from \$5700 US to \$190,000 US. Wesley thought about all of the good he could do with money – more money meant more to give away, and more good to do.

From that day of his first paycheck, in 1731, Wesley determined to maintain his standard of living at the same level and give away everything above that threshold. At that time, with earnings of 30 pounds and living expenses at 28 pounds, he gave away two pounds. When his earnings increased to 60 pounds, he gave away 32 pounds. As his income increased to 120 pounds, he continued to live on 28 pounds and give away 92 pounds. In US dollars today, that means he started out living off of about \$5400 and giving away \$280 each year. By the end of his life, he lived off of about \$5400 and gave away \$185,000 every year. Wesley became known for his saying, "What should rise is not the Christian's standard of living, but his standard of giving." He continued this practice his entire life. Even when his income reached 1400 pounds, he lived on 30 pounds and gave the rest away. By the end,

¹⁰ Outline from Sermon #50, "The Use of Money," John Wesley

¹¹https://www.reddit.com/r/AskHistorians/comments/3wz8an/how_do_pounds_from_the_1700s_translate_into_usd/

Wesley lived on 20% and gave 80% away. Wesley did not want to store up treasures on earth, so he gave out the money to charity as quickly as it came in. He reports that he never had more than 100 pounds at any one time.¹² What will be your standard? I encourage you to gain all you can, save all you can, and by all means, give all you can!

Prayer

¹² <http://christianpf.com/living-or-giving-more-financial-lessons-from-john-wesley/>