

Shrewd Investments

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Date: 29 September 2024

Preacher: Brian King

[0 : 00] Let's pray. Heavenly Father, you say that your word is living and active. And so we pray that your word will be living and active amongst us today.

You say that your word is the sword of the Spirit. So we pray that it will pierce through whatever lies that the devil has told us. It will clear the fog. It will help us to understand what your priorities are. And that your word will sink deep down into our hearts so that we might live in your wisdom in the way that you want us to. We pray all this in the name of Jesus Christ. Amen.

Times are bad, yet Malaysians are spending more. That was more or less the headline of a number of news articles earlier in the year. Nearly half of Malaysians might find it hard to set aside RM1,000 for emergencies.

73% of Malaysia's youth might be in debt. And as of July 2023, Malaysians collectively owe over RM35 billion on their credit cards.

[1 : 08] But that hasn't stopped Malaysians from spending to reward themselves. And when you hear that, how do you feel? Do you shake your heads and say, Hey, youngsters nowadays don't understand the value of money, one.

Are they going to sacrifice their future? Do you go, my peers need to be more educated in financial literacy? They need more financial wisdom?

Well, today you might be pleased to hear Jesus is going to offer us some lessons in financial wisdom. Notice in verse 1, he is speaking to his disciples.

So that means if we call ourselves Christians today, Jesus is speaking directly to us. And over these two weeks, the subject of wealth is the dominant theme.

You will see that today's passage begins in verse 1 with a rich man. And then transitions in verse 14 to a section about money-loving Pharisees.

[2 : 15] And next week's passage will begin in verse 19, where we will also meet another rich man. So our finances are going to be the focus of Jesus' attention throughout Luke chapter 16.

And the question Jesus wants us to consider this morning is, How can I truly be wise with the money I have? You see, Jesus knows that even if we are not one of those heavy spenders or people in debt, we are not as wise with our money as we think.

We are not as savvy with our investments as we think. And so to make sure that his words are not easily forgotten, Jesus tells us a difficult-to-interpret and frankly, difficult-to-accept parable.

It's difficult to interpret because Jesus leaves many gaps in the story, giving us only minimal detail. What is the background of this rich man?

Or the other people in the parable were not really told. And furthermore, Jesus' point is not immediately obvious. What in the world is Jesus getting at?

[3 : 33] But this parable also messes with our heads because it feels difficult to accept. On first hearing, it sounds a bit like Jesus is telling a story where our treasurer, James Ling, is caught embezzling funds.

So he quickly goes to the Tadikai Rajawali admin in our daera office. And then he says, Hey, let me make a fussbuck of you. Give me your tithes and contributions.

And then when I, the pastor, hear about what James is doing, I say, Oh, praise the Lord! Wonderful job, James! And that would be outrageous within it.

And yet, at points in this parable, it sure does feel like Jesus is going in that direction. It feels difficult to accept. But maybe that's precisely why Jesus uses a parable to communicate God's financial wisdom to us.

You see, what are parables for? They are not just nice stories meant to entertain us. They are stories meant to get a reaction out of us.

[4 : 43] They are designed to make us feel uncomfortable enough that we'll actually ask some questions. We are forced to ask, Do I really get this parable?

What about it makes me uncomfortable? Why do I feel that way? And what does it say about me? We actually have to dwell on Jesus' words.

And that is exactly where Jesus wants us. So this morning, let's ask that question, How can I truly be wise with the money I have? And then dwell on Jesus' answer.

And as we do so, we'll see that his answer comes in three parts. The headline answer, and then two sub-points. So let's examine them in turn with the headline answer taking the majority of our time.

So here is the headline answer. Steward what we have shrewdly. Steward what we have shrewdly. Jesus begins by introducing us to a rich man and his manager.

[5 : 52] Now in those days, just like today, the wealthy often had large landed estates. So they usually employ a guy to help them manage the day-to-day affairs.

They are the guys who hire and fire servants. They make sure that the supplies are adequate. That kind of stuff. And one of the things the manager is empowered to do...

I'll wait for the mic to come down. And one of the things that the manager is empowered to do is to make legal transactions with third parties in the name of his master.

To deal with the manager is equivalent to dealing with the master himself. So here we have a rich man and his manager. But unfortunately, verse 1, this particular manager has been wasting his master's possessions.

Perhaps he was claiming way too many extravagant meals on the company credit card. Perhaps he paid for unnecessary first-class tickets and accommodation on trips he didn't need to take.

[6 : 59] Perhaps he bought more state-of-the-art gardening tools just because he could, not because he should. Whether he was incompetent, irresponsible, or worse, immoral, we don't really know at this stage.

The point is, his boss has found out and he's getting fired, verse 2. What is this I hear about you, the master says. Give an account of your management because you cannot be manager any longer.

Explain yourself. And then turn in your company access card. You're getting sick. So now the manager is in a bit of a panic, verse 3.

What shall I do now? My master is taking away my job. He's clearly guilty. He never even tries to deny the charges. But in 24 hours maybe, or at most a few days, we are not told of the time frame, he will be without a livelihood.

He knows he's in trouble. He can't turn to hard labour, maybe because he doesn't have the required physical strength. I'm not strong enough to dig, he says.

[8 : 19] And I'm ashamed to beg, he also says. So he's not ready to go so low, having worked in high places.

So what can he do? Well, verse 4, the man gathers his thoughts and says to himself, you know what?

I'm going to be fired, but as of right now, I'm not fired yet. The boss hasn't sent security to escort me off the premises.

I've got a small window of opportunity to prepare for my future. So let me try to ensure that when I'm finally kicked out, I have a place to go.

But I need to act fast. The window of time is short. And so verses 5 to 7, he starts making a few phone calls. He has a plan.

[9 : 18] He calls those who are in debt to his master. And each time, he has the same conversation. He asks, how much do you owe?

Oh, 900 gallons of olive oil, one says. Oh, 1,000 bushels of wheat, says another. In other words, these are huge amounts.

Amounts that mean these guys are probably not just random individual peasants, but representatives of big farming companies.

And each time, the manager says, no problem. Let me give you a discount. Come. Take the bill. Slice this percentage off.

So what is he up to? Well, here the commentators get quite excited, and they all debate and discuss amongst themselves. Could he be deliberately undercutting his boss?

[10:23] Was he already charging excess interest unethically, and so sacrificing his side income now? Or perhaps it was a legitimate commission that he's waiving?

To be honest, we can't really know, although some scenarios are more plausible than others. And it doesn't really matter all that much.

The big point is, he is doing them a big favor, however he achieves it, and so he can now call on them to return that favor whenever he needs one.

This is reinforced by some wordplay going on in these verses, which is a little hidden in our English translations. Let me show you where it is.

In verse 4, you can see that the aim of his scheme is to be welcome or receive. That's also how you can translate that word into the houses of others.

[11:30] And then, when he speaks to these adapters and then he says, take your bill, the word used there is actually that same word, receive. So, to put it simply, it is as if he is saying, here, receive your bill, receive your discount, and, wing-wing, don't forget to receive me into your house or your employment later when I need it.

And so, the manager has pulled off a master's stroke. Because he is still officially employed by the master, he can still act officially on his behalf, meaning that the boss cannot just back out of the deal.

At the same time, he has now put the adapters in his debt, so to speak. He has helped them out so they now have an obligation to help him back.

That would have been the cultural understanding. It is a master's stroke. And the rich man recognizes it as such.

Verse 8, the master commended the dishonest manager because he had acted truly. And this is where we get a little uncomfortable.

[13:01] Is Jesus offering an implicit endorsement of the manager? Is he saying that the manager is an example? The answer is no and yes.

Look at the way verse 8 is worded. For the first time, we get an explicit evaluation of the manager's character. He's dishonest.

He's unrighteous. He is a dodgy character. And we know we shouldn't be like that. Absolutely. But can we learn something from him?

Answer, yes. Not everything that is for sure that becomes even clearer in the subsequent verses. But his ability to understand the moment and respond to the situation is what is being specifically commended here.

He has acted truly. He knows he has only a brief opportunity, a small window of time before the future arrives and he will have been fired.

[14:15] He knows he has to make friends now because next week he will need friends. So he acts accordingly. He lives his light in the present in light of what he knows about the future.

He is being shrewd. And that is the wisdom Jesus wants to impart to us. Be like the manager in acting shrewdly.

Be like the manager in making the most of present resources for future gain. Be like the manager and live your here and now in light of the future.

For actually is that not what wisdom is in the Bible? Let's consider for a moment the book of Proverbs and what wise people do.

Let's just take one example. How is a father wise? Well, he is wise, Proverbs says, when he raises his children by training them in the ways of the Lord.

[15:28] Now, that is hard work. I'm sure all the fathers here can testify to that. That is difficult. It is exhausting. How much easier it is if you just let the kids do their own thing while you go and do your own thing.

But why is that action wise? Because you know the future gain. You know that if you work hard to raise your kids in the way that the scriptures ask you to, a child will at least know how to live responsibly when they grow up and hopefully in the best case scenario, they will know how to live Christianly.

You live, you're here and now in light of that future. Or take another parable Jesus tells. What does a wise man do?

He builds his house upon the rock. And why is that wise? Because he can see the future. When the rains come as they inevitably do, he can see that a house on rock rather than on sand will withstand

the storm.

Once again he is living, he is here and now in light of his future. That is shrewdness. And that is what we must be.

[16 : 55] You see, what is Jesus really telling us? He's saying, you know what? Your life now is short.

In fact, for some of us in the hall this morning it is nearly over. You may have had a job like this man. You're a manager, a businessman and entrepreneur.

Or you may have done something different to this man. You're a teacher, a doctor, a pharmacist, a lawyer, an IT guy, whatever. And you may hold that role for what seems like an eternity.

20, 30, 40, 50 years and you have reaped the financial rewards of being in that role. But the thing is, all those things, your job and your money, is here today.

gone tomorrow. Just like for this manager. And so you only have a small window of time, a small window of opportunity to make the best use of your money.

[18 : 06] And how should you use it? Well, look again at this manager. What does he do with the finances he currently has control over? He uses that money not to invest in his present, but in the future.

He knows that money is not going to follow him since he won't be manager much longer. So he better exert whatever control he has over money matters now for future benefits.

benefits. And that is what Jesus is telling us. Our money is not following us once we pass on. So why not steward our money and use it for eternal benefits rather than splurge it all on present-day concerns and obsessions.

After all, verse 8 again, the people of this world are more shrewd in dealing with their own kind than are the people of the light.

In other words, Jesus is challenging us. He's saying, even worldly people like this manager know to use their resources in the here and now in light of their future.

[19 : 28] And if that is true, how much more should Christians use our money in light of our eternal future? God's money in life.

But what does that look like exactly? And that is where verse 9 comes in. Jesus says, I tell you, use worldly wealth to gain friends for yourselves so that when it is gone, you'll be welcomed into eternal dwellings.

In other words, figure out how you can use your money to benefit God's people so that on that final day, you can experience their welcome in the new creation.

And figure out how you can use your money to bring eternal benefit to those who are currently not God's people so that you can experience the joy of being together in the same eternal home.

In short, use your money for God's kingdom. Use it to finance the work of evangelism and edification. You see, your wealth is worldly.

[20 : 45] That doesn't mean here that it is illegally gotten, but simply means that it can mislead, just like this present world. It won't last, just like this present world.

But that doesn't mean that it is irrelevant. Sometimes Christians can dismiss money matters completely as unspiritual.

Oh, money is bad. It's an idol. It will keep you from heaven. But Jesus says that is not the right attitude. Yes, money can be a temptation.

It can lead you away from God. but it can also be a force for good. Why is it that you can read an English Bible today?

Because many centuries ago, an English businessman called Humphrey Monmouth made sure that William Tyndale, the guy who first translated the Bible into English, had financial support even under opposition.

[21 : 52] You see, precisely because money doesn't last, precisely because you can't rely on it for eternity, that is why you may as well use it for eternity.

Let me say that again. Precisely because you can't rely on money for eternity, that is why you may as well use it for eternity.

You may as well use it for things that will last forever. That is shrewdness. It is using what is not eternal in the here and now, so that as many people can hear and receive and be rooted in the gospel, which brings eternal benefits for the future.

And being shrewd also means, being purposeful like the manager. It means being creative like the manager. Jesus is here asking us to do better than just dump some of our spare change into the offering box each week and not think about it anymore.

Remember, the point that Jesus is making here is it's not just be generous. the point Jesus is making here is that we should be making every effort to plot and to scheme and to think really, really, really hard about how our money and our resources can be best used so that people can hear about Jesus and grow to maturity in Christ.

[23 : 43] Is that not challenging? It certainly challenged me this week. You see, sometimes as Christians we can fall into two opposite errors. One is to think that all of God's work depends on me.

You know, if I can just make sure that I perfectly optimise the resources that I have and then gospel work can really grow. It's entirely up to how clever I am. But of course that ignores the reality of God's sovereignty and ignores truths like 1 Corinthians 3, 6-7 where we are told that Paul may plant and Apollos may water but only God can truly grow the gospel work.

And I think at our church probably we are quite conscious of this error. But the opposite error is more subtle and one maybe we're more likely to fall into in our context.

It is since God is sovereign I have no part to play error. Or to apply it more particularly to our subject today it can come in this form.

Since God is sovereign I don't really need to think too much about how I would use my money or my resources today since God will still achieve his purpose anyway. But that is not true either.

[25 : 05] Jesus says be shrewd, be purposeful, be creative, make every effort. Or as Paul will also say in 1 Corinthians 3 build wisely.

Yes God ultimately is the one who endures that his outcomes are achieved but he does it through us. So as you look over your personal budgets and your ministry budgets if you are in leadership are you using what you have been given shrewdly to make friends for eternity?

Think of the rewards. Could it be that one day in heaven someone will come and thank you because many years ago you made a simple decision to sponsor some meals at the youth camp thereby reducing the cost and that allowed her as a teenager to go and the Bible talks subsequently changed her life?

Could it be that one day in heaven someone will come and thank you because you learned that a young man had the gifts and the character to go into full time Christian ministry and so you decided you would allocate your retirement budget not so much for overseas travel but to support him for theological training so that he could spend his lifetime helping others know Jesus?

would the way you budget show that you really really really believe that the new creation is way better than this current creation that this present life is only a pale shadow of something more wonderful to come?

[27 : 08] Are you truly wise with the money you have? And if you are Jesus says you will steward what you have truly that is the headline answer of today's passage but let us more briefly unpack that with the two sub points that come with the headline answer and so here is part two know that it pays to be trustworthy know that it pays to be trustworthy in verses 10 to 12 you might notice that the word trust and trustworthy is repeated four times highlighting that this is the main theme of this subsection and the basic principle is simple verse 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 in other words how you handle the small stuff in this case money is a clue as to whether you can be trusted with greater responsibility character matters a truly faithful person can be trusted in things both small and big and this by the way reinforces that Jesus is not holding out the manager as an example in all respects we follow his example of shrewdness but not his example of unrighteousness this manager verse 11 will certainly not be trusted with true riches given his untrustworthiness with his master's worldly riches so don't be like him

Jesus says be shrewd and trustworthy don't hang too tightly to the money that you've been given but always act with integrity with it because it is not yours to not your own to begin with anyway it's been given to us by God in trust to use in service of others and as we do so we'll be entrusted with more now that more could be referring to some future gospel service in this life or perhaps it could refer even further into the future to the things and responsibilities God will give to us in the new creation as we reign with him I'm not sure exactly which one it's referring to but either way the basic principle is clear if you can be trusted with very little you can be trusted with much so do you want to be wise with your money then see your use of money as a referendum on your spirituality see your

use of money as a practice run for eternity does it show that when you say you worship God your words are trustworthy because when we track your expenses we have all the proof that we need or do they show that your words are actually untrustworthy because your expenses do not actually back up your claim to worship God which leads us to our next sub point steward what you have shrewdly steward what you have shrewdly knowing that it pays to be trustworthy and part three it doesn't pay to have split loyalties it doesn't pay to have split loyalties Jesus is clear verse 13 in the end no one can serve two masters either you 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 money you cannot have split loyalties but the mistake we also often make is that we think we can isn't it I think it is common for us to think we are the exception other people yeah they don't know how to balance serving both but I'm sure I can yes I will be a Christian I will trust God I'll just make sure that I hold on a little bit more tightly to my savings and build a huge reserve but hey don't worry I'm not going to boast about it I'm not going to show off my wealth in disgusting ways see I'm serving God but I'm also serving money on the side too see you can do it but Jesus says no you can't because Jesus and money in the end are two very different masters they make you use whatever you have in very different ways they have very different goals for what you have and how do we know that

Luke shows us let me introduce you to the Pharisees he says you see verse 14 they love money they serve money and what does this love of money lead them to do it leads them to disregard Jesus words in fact they mock Jesus and so it's clear isn't it if money is their master God cannot be their master they don't want to listen to Jesus now these Pharisees claim the opposite of course they do claim to serve God so they do think subconsciously they can serve both God and money but Jesus says verse 15 God thinks differently if the way the Pharisees use their money doesn't match up with what Jesus teaches then of course God says money is their true master not him there is no middle ground there is no split loyalty and

[33 : 49] Jesus says in the end serving money doesn't pay anyway now verses 16 to 18 seem rather out of place but I think the main point Jesus wants to make here is this the Pharisees by choosing money over Jesus are making a fundamentally wrong choice why because verse 16 it is only via Jesus that the kingdom of God has arrived and that is the kingdom everyone is looking to participate in after all it is where our eternal dwellings and our true riches are found and so if you choose differently you are missing out on those things it doesn't pay but if anyone wants to participate in this kingdom they cannot just disregard the law Jesus points that out as well for what does the old testament law say about money amongst other things it says that material blessings are not to be hoarded people take priority over prosperity it says care for the poor and marginalized are important and all this

Jesus continues to affirm even as he urges us to use our money surely and so serving Jesus as master doesn't mean that these things are forgotten no on the contrary they matter even more they become kingdom priorities and so when the Pharisees refuse to serve Jesus they are really not even being obedient to their own scriptures and thus they cannot be said in any way to be serving God so how can we truly be wise with the money we have Jesus answer steward what we have surely knowing it pays to be trustworthy and it doesn't pay to have split loyalties that is the financial wisdom God wants to impart to us this morning use what doesn't last for what will last do so how do you feel about that this morning now as

I reflected on this passage this week I certainly knew that I too often am not wise I needed this parable as a wake up call and maybe you do too but as we finish let us not despair if we know that we are far from the ideal Instead, let's first fix our eyes on Jesus.

Consider the grace of our Lord Jesus Christ, who though he was rich, yet for our sakes became poor, so that through his poverty we might become rich.

You see, what would help us steward what we have for the kingdom? When we know that Jesus himself did precisely what he asked us to.

[37 : 00] He gave up what he had to secure our future. He went to the cross, an act of foolishness to the world, but which turned out really to be the wisdom of God.

It was the ultimate act of shrewdness. And notice the implicit motivations that are dotted throughout this passage. Jesus says, why live this way?

Because, verse 10, it means you will ultimately be welcomed into eternal dwellings with eternal friends. It means, verse 11, that you will have true riches. It means, verse 12, you will eventually

have something that you can call your own in the age to come.

It means, verse 16, you will participate in the good news of the kingdom of God. And so steward what you have shrewdly, so that it might count for eternity.

Now, I really like how one preacher put it. He suggests that what we all have in the end is monopoly money. We say, oh, why are you talking about, pastor?

[38 : 09] Of course we have real money, not monopoly money. The two are different. But are they really? Because in both cases, we have the money for a while, but it all goes back into the box in the end.

The money can buy all sorts of properties for a while, but it all goes back to the box in the end.

Because we too end up in a box in the end.

So why not use that money for what will last beyond the box? As we end, I want you to ask yourself this question.

If my only aim for the money I have is to follow what Jesus asked me to do today, how will my use of money change?

If my only aim for the money I have is to follow what Jesus asked me to do today, how will my use of money change?

[39 : 20] Why not take a minute to start thinking about that now? And why not use refreshments time later, not just to talk about the weather, but how you've been impacted by the words of Jesus today.

Let's have a moment of silence. And then I'll pray. Heavenly Father, your word is living and active, and I pray, as I pray at the beginning, that it is living and active amongst us today.

Father, I pray that you would work in us, that you will challenge us, and you will cause us to resolve to do things differently if we need to, to make the best use of our money for eternal benefits, for the benefits of those around us, for the people of God, and those who are not yet the people of God, so that we can have as many friends as possible in eternal dwellings.

We pray all this in the name of Jesus Christ. Amen.