

Lessons from Financial Dishonesty

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[0 : 00] This is the morning service at Holy Trinity on the 13th of January 2002. The preacher is Paul Barker.

His sermon is entitled Lessons from Financial Dishonesty and is based on Luke chapter 16 verses 1 to 9.

And you may like to have open the Bibles at page 851 to Luke chapter 16.

Today and the next four Sunday mornings we've got a sermon series on some parables in Luke's Gospel. And this is sort of beginning that series for the next few weeks.

Let me pray for us. Heavenly Father we thank you that the Lord Jesus Christ taught his disciples and did so using parables in part.

[1 : 07] And we pray that you may teach us from this parable now that we may heed the exhortations of it so that we may bring glory to Jesus Christ. We pray in his name. Amen.

There's no shortage of advice in our world about investments. The banks compete to gain our business promising better interest rates and slightly less higher fees and so on.

We can invest our money in bonds or shares or gold or property and the various advisors will tell us the pros and cons of each. There's debates about superannuation and annuities about fixed terms, short terms, long terms and so on.

Choice seems to be limitless. No wonder there are plenty of financial advisors around making money from giving us contradictory advice. Make your money work for you is the spirit of our age and our society.

Maybe in the light of that we would have preferred to live in ancient Israel or Israel in Jesus' time. For in his day it was prohibited to charge interest against a fellow Israelite.

[2 : 21] The Old Testament was very clear about that. The law prohibiting interest among fellow Israelites is there in the book of Exodus, in the next book Leviticus, and also in the book of Deuteronomy.

So its repetition through three books makes it clear that Israelites were not to charge interest against fellow Israelites when somebody borrowed something. And in part that was to protect the poor and to stop the rich getting too rich at the expense of the poor.

And though there was recognition that some would have more than others, the society's economics under the laws were geared for some sort of equal sharing of God's resources that would be sufficient for all.

So interest was not to be charged and the poor were not to be exploited by that. Now of course, clever people had worked out ways around that law to make their money work more for them.

So that if, for example, you borrowed from somebody, let's say, 75 shekels, you would be given an IOU that says not 75 shekels, but nor would it say principle 75, interest so-and-so, because that's forbidden, but you'll get an IOU for perhaps 100 shekels.

[3 : 37] You only borrow 75, but the IOU makes it look as though you've borrowed more than that. So interest is not technically being charged, it's just that the principle to be repaid was more than the amount borrowed.

If you borrow 60, you may get charged 90 to be repaid. No interest is stipulated on those bills, but it was one of those clever legal ways trying to get around the law so that those who were rich could become richer.

Now it's not often in the Bible that somebody who is dishonest gets praised. But that's what we find in this parable in Luke chapter 16.

It's a bit of a surprise and it has caused no little debate through the centuries as people have grappled with this parable, what it means and how we ought to apply it in our lives.

Jesus said that there was a rich man, a landlord it seems, who had property and he had a manager for his property. Probably he's an absentee landlord and he has set up this manager probably with substantial freedom to look after this landowner's property, land, maybe to lend out bits of it or lease out bits of it, maybe to lend some things out and so on.

[5 : 06] But a charge has been brought to the landowner that this manager has been squandering the boss's property. We're not told whether that was negligence or incompetence but maybe given the description of this manager later on in this parable it was through dishonesty, fraud or whatever.

And maybe what's going on, though we're not told the details, is that this manager is somehow gleaning illegal amounts of money or commission or interest or whatever at the expense of his boss.

The charge has been made and there's no objection to the charge in the verses that follow. It seems that it's a legitimate charge that this man has been squandering his boss's property.

So the boss summoned him, we're told in verse 2, and said to him, what is this that I hear about you? Give me an accounting of your management because you cannot be my manager any longer.

The implication is that there was obviously evidence to dismiss him. The man, the boss, was not going to negotiate whether to keep him on. He'd made up his mind. But he asks this manager before he's dismissed, unlike common practice today where you get told to leave within half an hour or something like that, to draw up an account of his management.

[6 : 27] Perhaps an inventory of the landowner's property and goods, but maybe also a list of creditors and debtors and audit, if you like, of all that was there as the landowner tries to work out what state his affairs are in.

No objections made by the man, and he accepts the fact that he's been sacked. Now in those days, of course, there was no center link, no social security system to provide for a man who's just become unemployed.

So what's he going to do? Verse 3 tells us his reflections about that. Presumably, he's not going to get another job as a manager. He's hardly likely to get a good reference from this current landowner.

And he reflects that he's not strong enough to dig, to do manual labor. And he's too ashamed, we're told, to beg for money. No mention of family or extended families mentioned.

There may or may not have been that there. But this man is facing prospects of no income as a result of being sacked from this job. He needs to provide for his future.

[7 : 41] And he reflects about how he might do that. And verse 4 begins, literally, I've got it. I've decided what I'm going to do. As he's pondered ideas about how to look after himself for the future, he suddenly comes across a plan.

I've decided what to do so that when I am dismissed as manager, people may welcome me into their homes. That is, he needs to have friends who are going to look after him when he's lost his job.

People who might provide hospitality or meals, people who might care for him, give him money, house him, whatever. We're not quite sure the details of what he needs.

And then he carries out his plan. He decides to call each debtor to his boss. And one by one, two examples only are given, he goes through what they owe the boss.

The first one comes in verse 5, and he asks him, how much do you owe my master? And he answered, a hundred jugs of olive oil. And so he replies to him, take your bill, your IOU, one hundred jugs of olive oil, sit down quickly, and make it fifty.

[9 : 02] And then to another, he says, how much do you owe? A hundred containers of wheat. He said to him, take your bill and make it eighty. Looks to be a bit arbitrary, but there may be reasons for that.

The amounts that are owed are quite substantial. A hundred jugs of olive oil would be round about nine hundred gallons of olive oil. That's quite a substantial amount. The same with a hundred containers of wheat, possibly as much as a thousand bushels.

So there's substantial debts, and there's therefore substantial amounts that are being written off the IOU. Now there are three ways of understanding this manager's actions here in writing off these debts.

The first is that he is diddling his master landlord of what is rightly his. That is, these people borrowed a hundred jugs of olive oil, or some amount equivalent to that, and a hundred containers of wheat.

Therefore, they should repay that amount, and this manager here is deciding to, in effect, cheat on his boss by writing down the amounts that are owed back.

[10 : 16] He's making friends because these debtors will be indebted to him, in effect, because they don't have to repay the full amount. So he's making friends for himself for the future, gaining sympathetic people, but he's cheating on his boss at the same time.

That's one way of understanding what this person's doing. Another way that some people think he's what he's doing is that he is actually taking off the illegal interest amount.

That is, these people actually borrowed fifty or eighty amounts. The principal, the IOU, said a hundred because that was the way of dealing with getting around the interest that could be charged.

And so again, he's in effect acting now honestly by taking off what's illegal interest, and so his master will lose out but he again is gaining some sort of friendship and some sort of help from these debtors who are now not so bad off as they were before.

The third way of understanding what's going on here is that he is again taking off the illegal interest amount, but the illegal interest amount he would have got, not his master.

[11 : 29] So in effect he's saying I'll forego my own interest commission for the sake of trying to build friendships with these people so that they may look after me after I lose my job.

He's not cheating on his master, but he's going to suffer himself more financially. Now of course when he loses his job he's not going to get the interest or commission anyway, so he's taking it off to try and gain their friendship.

Now it's hard to be sure exactly which of those options is technically right. Is he deliberately cheating on his master? Is he actually acting honestly and taking off illegal interest amount?

And would his master have gained that or himself? At one level it probably doesn't matter which of those options he's doing. In response to his actions his master commends him for his shrewdness in verse 8.

His master commended the dishonest manager because he had acted shrewdly. Now it may well be that he's cheated on his boss in this action.

[12 : 38] We may well expect his boss or landlord to be full of anger for cheating on him and taking away even more of what is rightfully his, though none of that is expressed.

If it's options 2 or 3, that is he's taking off the illegal interest amount and therefore acting technically correctly and legally, that may give more support for why he's commended for shrewdness because all of a sudden he's acting honestly and winning friends whether or not the master or himself are losing out.

Well as I say in the end we're not told exactly the significance of those acts, whether he's acting rightly or wrongly, though he is called in verse 8 a dishonest manager. I suspect that quite possibly he's cheating or digging his landlord even more.

But in the end the response to his actions is not about whether they are honest or dishonest. The response is that he's acted shrewdly because, as verse 8 goes on to say, well he's trying to get friends, for the children of this age are more shrewd in dealing with their own generation than other children of light.

Now people including Christians often act with a principle in mind that the end justifies the means. That is, if we're doing something for an ultimately good purpose or goal, then how we accomplish it doesn't quite matter so much as the goal itself.

[14 : 19] Let me give you some examples. we may lie to somebody because we don't want to hurt them with the truth. The goal is keeping somebody else happy or maybe keeping a relationship okay, but we tell dishonesty or we speak dishonestly to procure the goal that is regarded as good.

And we regard them a lie as being justified by our goal of keeping harmony or protecting somebody from hurtful truth. Another example perhaps, we're running late to church, it's good to be at church and good to be on time, so we speed.

The goal may be good, we may think, oh it's okay to speed because I've got to be there on time. I do it all the time, let me tell you, as I'm sure you're aware. I only live 20 metres away. Maybe that you pilfer things or cheat on your tax or steal a bit of things from work, thinking, well this is going to a good cause.

I'm doing it for the church or to provide for my children or whatever the situation is. That is, it's a good goal and therefore it might justify in your mind nicking a few things from work or cheating on your tax or a bit of shoplifting or whatever it is.

Now we can probably add to those examples. A lot of people act like that. When they come unstuck they say, yeah but I was doing it for this. That is the goal they think is good and therefore it justifies their wrongdoing in the process.

[15 : 56] Sometimes this parable has been used to support that view. The man's dishonest actions are commended by his master. Jesus himself in verse 9 talks about using what in our translation is said, dishonest wealth.

wealth. So some have understood this parable to be saying that we can use money even dishonestly or gained dishonestly in order to bring about a good purpose and therefore it's justified.

But the expression dishonest wealth in verse 9 is probably idiomatic for what we might say worldly wealth. wealth. That is money and possessions of this age.

Whether or not it's gained rightly or wrongly. It's just the wealth that we have in this society. Now Jesus uses this parable to teach not about honesty and dishonesty but about shrewdness, cunningness or ingenuity in using our wealth as an investment for the future.

The man is commended not for acting dishonestly but for acting shrewdly to provide for his future as an investment for his future.

[17 : 18] And part of the sting in the tail of the parable is that he's a dishonest man. That's why the parable shocks us a bit and that's why it focuses a little bit more sharply on the issue of shrewdness.

We're not being commended to follow the example of dishonesty but we are being commended to follow the example of shrewdness in our use of money for security in the future.

But not future in this life. This man was worried about his situation after his job ended. He was trying to accumulate or stockpile a group of friends who would be indebted to him in one sense so therefore they would welcome him into their homes when he lost his job.

But Jesus is teaching us from this parable not just about friendship in this life so that we've got something for tomorrow. In fact that's not what he's teaching at all. His commendation from this parable in verse 9 is that we are to make friends for ourselves by means of worldly wealth so that when it's gone or maybe when we've died is what the expression means they may welcome you into the eternal homes.

That is to heaven. Now we're constantly being exhorted to make our money work for us and our world is full of ingenuity about ways in which we can accumulate great wealth.

[18 : 52] It always astonishes me how sometimes gullible people are with financial scams. There are plenty around often from third world countries and often through the internet.

People are so keen to make their money grow and accumulate and use all sorts of ingenuity to do it. That's in effect what the second half of verse 8 is saying.

The children of this age are more shrewd in dealing with their own generation than are the children of light. That is how we ought to be providing for our eternal future.

eternal friends. Jesus here is not just teaching about storing up treasure in heaven. He teaches that in other places. He's not talking to us here about making sure we're right for heaven and so on.

He's actually talking to us about using our worldly wealth so that we have eternal friends in heaven when we get there. Consider some possibilities then about what in effect Jesus is teaching from this parable.

[19 : 57] imagine you arrive at heaven's gate and there you're greeted not as the jokes usually tell us by St. Peter at the pearly gates but you're greeted by a Nigerian man whom you've never met before and he says my friend welcome.

You think who are you? And he says to you because of your giving to support Peter and Elspeth and Stephen Young in Nigeria over many years.

Their ministry at the Bible College trained a pastor who led to my conversion and I'm here because of you and your use of wealth to pay for that missionary service.

You're my friend. Welcome to heaven. heaven. It would be an unexpected welcome wouldn't it? But a great way to arrive in heaven. Or imagine that you arrive in heaven to be greeted by a bishop.

You overcome your surprise. He tells you welcome my friend. You've never met him. You don't know who he is. And he says to you I was converted at a university campus campus through one of the university Christian workers whom you gave to support.

[21 : 15] And rather than go on to a career in law or teaching whatever I became a Christian and then a minister and then a bishop and I'm here in heaven because of you. Welcome my friend.

Imagine you arrive in heaven to be greeted by an Afghan who says to you you're my friend. I'm here because of you. Because of your giving through a Christmas appeal for Afghan refugees I was so overwhelmed by the Christian love and support when I was left homeless in the year 2001 that I converted from being a Muslim to a Christian and I'm here in heaven because of your giving.

Welcome my friend. Or you arrive in heaven to be greeted by an Australian schoolgirl. never met her. Grew up in Doncaster and she says to you welcome my friend.

I'm here in heaven because your giving contributed to a new testament I was given when I finished primary school. And years later in trouble I found it in a shelf.

Dusted it off and read it and became a Christian. Christian love and giving for me. And it's your giving that leads me to being here. Welcome my friend. Or you arrive in heaven to be greeted by an errant son or daughter whom you've constantly bailed out of financial and other troubles through years and years and years of praying for them and giving in effect to support them.

[22 : 53] And they say because of your solid Christian love and giving for me I in the end mended my ways and I'm in heaven because of you.

Welcome my friend. We arrive in heaven to find one of your former neighbours who was widowed male or female and because of your giving in hospitality driving and other care that you expended for them they say I became a Christian because of you and your love for me.

Welcome to heaven my friend. We arrive in heaven to meet a Chinaman. Never met him.

And he says to you I'm here because of you. Because of your giving to start and sustain Mandarin speaking ministry in Doncaster one of those people who was converted came back to China and there was a Christian witness that led me to become a Christian.

And I'm here because of you and your giving. Welcome to heaven my friend. We arrive in heaven and you're greeted by a gang of teenagers.

[24 : 17] Look fairly ferocious and you think have I arrived at the right place? And they say welcome to you my friend because of your giving for youth ministry in schools in Doncaster we were converted and we're in heaven because of your giving.

ministry in ministry in ministry in ministry in ministry. Or you arrive in heaven to be greeted by a young family. And they say to you because of your giving to ministry at Holy Trinity when we came there wanting our child baptized we heard the gospel and were converted.

And we're in heaven because of you. Welcome my friend. Are you making your money work? Or is your money in a short term investment that will end when you die?

Or are you investing your money in a long term investment and gaining even unknown heavenly friends? you cannot take it with you.

But you can invest it for eternity. It's the greatest investment that can ever be made. There is no place in the world where the Christian church has enough money for ministry and mission.

[25 : 38] Nowhere. The ministry of the gospel in this world needs shrewd use of worldly wealth to promote the gospel so that we may gain eternal friends for heaven.

This is a long term investment that reaps eternal dividends. We may not see any short term harvest in our own life. But it's an investment that is worth more than any worldly investment.

Our financial planners will advise us to do all sorts of things with our money but Jesus' advice is this. Make friends for yourselves by means of worldly wealth so that when it's gone they may welcome you into the eternal homes.

We are probably the richest generation that has ever lived in world history by and large. Yet we're not the most generous I'm sure.

Jesus is commanding us for the gospel's sake, for his sake and for our sake to be generous for Christian ministry and mission so that more people may hear the gospel and find salvation and live.

[27 : 03] we may not see a return in our lifetime. But imagine arriving at heaven's gates and finding the pathway to heaven lined with people we may or may not ever have met.

But they are there in part because of us. And they welcome us into the eternal homes. Let us use our worldly wealth for that goal.

God■■■■ist, I pray for you in Photos, Amen. Amen. Amen. Amen.

Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen.