

Investing for Eternity

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[0 : 00] Good morning. Turn with me in your Bible to Luke chapter 16. We are continuing in our series through this middle section of Luke. It's Jesus journeying with His disciples toward Jerusalem, toward His destiny of where He will be rejected and crucified, but also raised to life again and glorified. But we're in this middle section of Luke that we're going through, that we'll be in for another month or so, and includes many of Jesus' teachings to His disciples. Teachings, and today we have a parable, chapter 16. We have two parables about addressing that involve material possessions, and today we're looking at the first one, the parable of the dishonest manager. So, I'm going to read chapter 16. I'm going to read verses 1 to 13, and that's what we'll be looking at this morning. So, I invite you to read along with me.

Luke 16, beginning at verse 1. He, Jesus, also said to the disciples, there was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, what is this that I hear about you? Turn in the account of your management, for you can no longer be manager. And the manager said to himself, what shall I do, since my master is taking the management away from me? I'm not strong enough to dig. I'm ashamed to beg. I've decided what to do, so that when I'm removed from management, people may receive me into their houses. So, summoning his master's debtors one by one, he said to the first, how much do you owe my master? He said, a hundred measures of oil. He said to him, take your bill, sit down quickly, and write fifty. Then he said to another, and how much do you owe? He said, a hundred measures of wheat. He said to him, take your bill, and write eighty. The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails, they may receive you into the eternal dwellings. One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters. For either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

How do we use our material possessions wisely in light of the future? On the whole, Americans today are spending more in the present and saving less for the future.

[3 : 19] In the 50s, 60s, and 70s, Americans saved on average 10% of their disposable personal income. Today, figures vary, but Americans save half that amount or less.

And according to some studies, over half of American adults have less than \$1,000 in readily available savings, and many people are carrying large amounts of revolving debt.

On the other hand, there are smaller but growing movements like FIRE. Financial independence retire early. Have you heard of this one? You can read blogs about how to live very frugally in your 20s and 30s, commute by bicycle, sleep in your living room, and rent out your bedroom on Airbnb. That way you can save half of your income through your 20s and 30s and retire in your 40s or even earlier. Some people have done it. Most of them haven't had kids, or many of them, but some have done it.

Now, those are perhaps two ends of the spectrum, but they raise all kinds of questions. How much should we save? For emergencies? For major purchases? For retirement?

[4 : 29] How much debt is legitimate and wise to take on? How do you make big financial decisions that are going to affect you for years? And what kinds of habits are you cultivating by the thousand little choices that you make every day without even thinking about it?

This morning, we're looking at one of Jesus' parables and some of Jesus' teachings about money, and specifically about living wisely in light of the future. Now, Jesus doesn't directly answer all of our 21st century American questions about money, but he does give some enduring wisdom to us as his followers about managing our resources wisely.

What I want to do this morning is first to consider the meaning of Jesus' parable in verses 1 to 8, and second to consider three applications of Jesus' teaching in verses 9 to 13.

So first, the meaning of Jesus' parable. Now, this is a challenging parable to interpret. One scholar put it this way, few passages have given rise to so many different interpretations as this parable. Now, at one level, what happens in the story seems clear enough. The story begins with a rich man who had a manager. Back then, a manager would have been responsible for administering a rich man's financial affairs.

[5 : 55] He was legally authorized to negotiate contracts and sign binding agreements in the name of his master. But this manager was irresponsible.

He did what the prodigal son did. He wasted his master's possessions. It's the same word translated squandered in chapter 15, verse 13, as wasted in verse, or wasting in verse 1 of chapter 16.

And so, a report comes to the rich man. The rich man at first seems a little oblivious, but he gets a report. Your possessions are being squandered.

And he calls the manager in. What's this I hear about you? Give an account for yourself. Hand over the books. You're about to be fired. Now, the manager doesn't deny the accusations. He doesn't attempt to defend himself.

He doesn't offer any apology. He knows it's all true. Instead, he starts scheming. What shall I do?

This is one of the rare places where you hear the interior monologue of a character in the Bible.

[7 : 02] But here, Jesus shows us what's going on in his mind. He says, what shall I do? I'm getting fired. Nobody else in my field will hire me with this on my record. What are my options?

Manual labor? Not strong enough. Panhandling? Too shameful. But then in verse 4, he says, ah, I've got it. I know what I'll do.

So that after I'm fired, I'll always have a roof over my head and food on my table. So he calls in each of his master's debtors one by one. Now, the parable only gives two representative examples, but it says he called them in one by one, implying he brought each of them in separately.

First example, a man owed 875 gallons of oil. Now, this is no small debt. That was worth one to three years wages in the ancient world. He says, cut it in half.

Next man owes over 1,000 bushels of wheat, worth even more, worth eight to nine years wages. So this rich man is dealing with large loans.

[8 : 10] In this case, he says, take 20% off. Now, because he hadn't officially been fired, he still had authority to do this, and there was nothing that the rich man could do legally against him.

But by doing this, the manager made each one of the debtors personally obligated to him so that when he lost his job and nobody else would hire him, they would be inclined to, as verse 4 says, receive me into their houses.

He'd have a whole long list of people he'd go to and say, I did you a favor. You owe me here. Will you take me in?

Now, if there's one thing that seems clear so far, it's that this manager is a shady, selfish dude. At first, he's irresponsible, wasting his master's possessions.

Probably this is going on for quite some time. Then, he's either too out of shape or too lazy or too pretentious to consider working with his hands.

[9 : 21] He doesn't want to associate with people who are desperately poor, who in those days had no other option but to beg for a living. He doesn't fess up to what he's done. He doesn't take responsibility. He doesn't even plead for mercy, and he certainly doesn't try to make things right.

Instead, he gets even worse. He squanders even more of his master's possessions in a last-ditch attempt to save his own hide.

Now, for the sake of full disclosure, I need to tell you that if you read commentaries on this passage, many people will have come up with many explanations for why this guy is not actually so shady after all.

Some say that by reducing the debts, the manager honorably enhanced his master's reputation, and the master praised him in verse 8 because now everyone thinks that the master is so

generous.

Problem? The manager in the story shows absolutely no concern for his master's reputation. And in verse 5, he tells the debtor, quickly change the amount.

[10:31] Obvious indication of fraud. Others say the manager sacrificially deducted his own commission on the loans. Problem?

There is no evidence that a manager would have been entitled to such a large commission, in the first case, 100% on the loan. That would make the manager even wealthier than the rich man. He'd be out earning his boss. That's completely unrealistic. And besides, if he deducted his whole commission, it would mean there would be absolutely nothing left for whoever replaces him. Not really sacrificial at all.

Still others give a third explanation. The manager righteously deducted the interest. The Old Testament law prohibited charging interest to fellow Israelites.

Inflation wasn't really a thing back then. So the law was basically protecting poor debtors from being gouged. Now it's very possible that the rich man was taking advantage of his debtors, charging them exorbitant interest, and that's how he had become so rich.

[11:37] That was a common practice at the time. And if so, Jesus' hearers might have felt that the filthy rich man got what he deserved. Sort of like we might chuckle if an agent working for the mafia did what this manager did.

Having said that, there is no indication in the parable that the manager had any righteous motives or any concern for obedience to God's law. In verse 4, he tells us exactly what his motives were, and they are selfish through and through.

So I don't think any of those explanations are worth... I don't think any of those explanations work. The manager is a shady, selfish dude.

The whole way. And in verse 8, Jesus characterizes the manager in one word, dishonest. Literally, unrighteous. He's a wrongdoer.

He's a wicked man. He's not a child of the light. He's a child of this world. He belongs to this present evil age. So what's the point of this story?

[12:45] You hear a story like this, and you expect that the first thing Jesus will say is, don't be like that shady, selfish character. And he will say that in verses 10 to 13.

But first, in verse 8, he says to his disciples, there is one quality of that unrighteous manager that you ought to emulate. The master commended or praised the dishonest manager for his shrewdness.

Now again, this verse does not say the master praised the shrewd manager for his dishonesty. No, it says he praised the dishonest manager for his shrewdness.

So Jesus is not promoting dishonesty in any way. But he is pointing to one thing that his disciples can learn from.

Now you might ask, who is speaking in verse 8? Most people assume verse 8 is referring to the master in the parable who praised the manager for his cleverness.

[13:49] And this is very plausible, right? The rich man finds out what the guy did, and he's like, man, I got to hand it to you.

You're still fired, but boy, are you clever in making a way forward for yourself. You might just succeed in business someday. But it's also possible that the master in verse 8 is referring to Jesus himself.

Twelve times in Luke, Jesus is referred to in this very way, and it's usually translated, the Lord. The Lord commended the dishonest manager for his shrewdness.

If we understand it that way, the quotation from Jesus resumes in the second half of verse 8. Now either way, whether it's Jesus or the master in the parable speaking, verse 8 is the surprising twist, right?

Jesus' parables are stories about ordinary life, and everything seems to be going the way you'd expect it to be going until there's a twist. Sometimes there's more than one, but in this parable there's just one.

[14:53] In verse 8. And the surprising twists indicate the main point or points that Jesus is particularly trying to drive home.

That shady, selfish dude was shrewd. That word shrewd simply means prudent or wise. Matthew 10, 16, Jesus says to his disciples, Be wise as serpents.

It's the same word. Shrewd as serpents and innocent as doves. The same word appears one other time in Luke's gospel in 1242. Who then is the faithful and wise manager?

This parable here is about an unfaithful manager who nevertheless displays a kind of wisdom, taking prudent and decisive action in the face of an oncoming crisis.

The 5th century Bishop Augustine put it this way. Why did the Lord Jesus Christ present this parable to us? He surely did not approve of that cheat of a servant who cheated his master, stole from him, and did not make it up from his own pocket.

[16:07] On top of that, he caused his master further loss in order to prepare a little nest of quiet and security for himself after he lost his job. Why did the Lord set this before us?

See, this is a question people have been wrestling with for a long time. He says, It is not because that servant cheated, but because he exercised foresight for the future. He was ensuring himself for a life that was going to end.

And then Augustine presses his point home. Would you not ensure yourself for eternal life? In other words, would you not take as much care for the things of God as this man did for the things of this world?

J.C. Ryle, the 19th century English preacher, put it this way. The diligence of worldly men about the things of time should put to shame the coldness of professing Christians about the things of eternity.

The zeal and tenacity of businessmen who cross sea and land to get earthly treasures may well rebuke the slackness and sluggishness of believers about treasures in heaven.

[17:18] That's what Jesus means when he says the sons of this world are more shrewd in dealing with their own generation that is their own things than the sons of light are in dealing with what belongs to us.

More simply, Daryl Bach put it this way, People of this world give more thought to their physical well-being than the righteous do, than followers of Jesus do to their spiritual well-being.

That's the meaning and the challenge of the parable. This shady, selfish man was nevertheless shrewd, and there's a lesson that the followers of Christ should learn from his shrewdness. Now, Jesus goes on to give three applications of this parable in verses 9 to 13.

And I want to look at these applications and consider what they have to say to us today. First application, verse 9, Use wealth that will fail to bless people who will live forever.

Verse 9 follows directly from verse 8. Jesus turns to his disciples and says, Here's what I want you to take away. I tell you this.

[18:28] Now, when Jesus says, Unrighteous wealth, in verse 9, He doesn't mean what we might think it means.

He doesn't mean wealth obtained dishonestly. If you look down at verse 11, He uses the same phrase. He talks about being faithful in the unrighteous wealth.

That makes absolutely no sense if it means wealth obtained dishonestly. You cannot be faithful with wealth that you have obtained through dishonest means, except by repenting and making restitution.

Okay? So it doesn't mean wealth obtained dishonestly. It simply means the wealth of this unrighteous world. All right?

You can think of all the shady things that the money in your wallet or your bank account might have been used to do before it came around to you. There's all kinds of icky ways that money is used in this fallen world.

[19:34] So when he says unrighteous wealth, it simply means the wealth of this unrighteous age. And when Jesus talks about wealth, it's not just money, it's also our possessions, our resources, our connections, our positions of influence and authority in this life.

In other words, it's everything you have now that you can't take with you when you die. How do we manage our earthly resources wisely in light of eternity?

Jesus says in verse 9, when it fails, the wealth of this unrighteous world will fail.

It will come to an end. You can't take any of it with you when you die. It has no eternal value in itself, and it cannot help you on the day of judgment.

So Jesus says, therefore, use it to bless people who will live forever. The manager used his resources to make friends who would receive him temporarily and out of a sense of obligation into their homes on earth.

[20 : 51] Jesus says, use your money, your possessions, your resources, to bless people who may never be able to pay you back on earth, but who will one day welcome you wholeheartedly and joyfully into your eternal home with God.

Now, let me be very clear. Jesus is not teaching in verse 9 that you can buy your way into heaven by giving to the church or giving to the poor.

In the Middle Ages, this passage was twisted out of context in many ways. But Jesus is very clear.

The Bible is very clear. We are not saved by our works.

Salvation is only by the grace and gift of God. But the Bible does teach that there will be a judgment of our works. In other words, there will be an assessment.

On the last day, God will ask us, how did you manage the resources I entrusted to you as my people? Did you put them to work in ways that will last into eternity?

[22 : 08] One writer put it this way, do we use our worldly possessions in such a manner that there will be people in eternity who will be glad to receive us?

Or will many point accusing fingers at us because we neglected or injured them through our unfaithful use of the earthly goods entrusted to us? What does that look like practically?

To use wealth which will come to an end to bless people in ways that matter for eternity. Think about the resources that God has given you. The cash in your wallet, the money in your bank accounts, the place where you live, the skills you've developed, the stuff you own, the places you have access to, the education you've received, the authority and influence you've been given, the connections you have, the time in your daily schedule.

Are you using those things wisely, creatively, prudently, actively, not just to cover your own back in this life like the manager in the parable did, but to bless other people in ways that will matter for eternity?

When Jesus returns and this present evil age ends, and when the great feast of his eternal kingdom begins, will there be people who can sit across the table from you and say things like these?

[23 : 37] I was a victim of a natural disaster. When you sent aid to help me and my family, I saw that there were Christians who really cared.

I was a refugee. You took me in when I had no earthly way of repaying you. I saw the love of God in you.

I grew up never having heard about Jesus. You faithfully prayed and gave money to the missionary who preached the gospel to me. I was raised in a chaotic and dysfunctional family.

You became my spiritual father or mother. I was a drug addict. You walked with me through a long journey of recovery and relapses and every step of the way you pointed me to my Savior.

I was an angry and bitter and deeply hurt person, and you spent costly time loving me, speaking the truth to me, and showing me what it means to forgive. I grew up and came to know Christ in the church where you faithfully served and tithed for years.

[24 : 49] Will there be people who can say those things to you in eternity? That's worth investing in.

Use wealth which will fail to bless people who will live forever. That's the first point of application. Second, be faithful in the small things now.

Verses 10 to 12. How do you make a difference that will matter for eternity? Jesus says, start by being faithful with what you have now, even if it seems small and insignificant.

The words that's repeated four times in verses 10 to 12 is faithful. Faithfulness is the one, is the quality that is entirely absent from the manager in the parable.

You see, Jesus' disciples are to be wise, shrewd, like the manager, but we must also be faithful unlike the manager. Jesus makes three comparisons in verse 10 through 12.

[25 : 57] Verse 10, one who is faithful in a very little is also faithful in much. And one who's dishonest in a very little is also dishonest in much. Once or twice a year, the elders consider who we should recommend to the congregation to serve as an elder or a deacon.

And this is one of the questions we always ask. Do we see this person being faithful in the little things? Moses and David were faithful in taking care of sheep for many years.

A relatively ordinary, and thankless task. And later on, God made them shepherds of His people Israel, which also at times for them was a thankless task, but a much more significant one.

Is there a relatively small area of your life where you are not quite honest? Is there a responsibility that you have been given that you are avoiding?

Do you have resources that you are just wasting because you're doing nothing with them, putting them to no good use?

[27 : 15] Be faithful in the little things. Verse 11, if then you haven't been faithful in the unrighteous wealth, who will entrust to you the true riches? Jesus. J.C. Ryle again says, Dishonesty about money is a sure sign of a heart that is not right with God.

He who is dishonest and unfaithful in his duties on earth must not expect to have heavenly treasure. Many people say, if only I had more money, I would give more money.

But God isn't primarily concerned about the money you don't have. My parents taught me about tithing when I was six or seven years old.

Every time it snowed, I would earn a few dollars shoveling the walkways at my house and my uncle's house who lived down the street. My parents explained that I could give some of that money to the missionaries that our church supported.

The amount was not important. The heart and the habit was. Parents, bless your children by teaching them to be faithful, by teaching them in concrete ways the joy of giving to the work of God and to the needs of the world.

[28 : 37] Verse 12, If you haven't been faithful in that which is in others, who will give you that which is your own? You see, in all three verses, verse 10 through 12, Jesus is driving home the same point.

Be faithful in the little things. Be faithful with the fleeting wealth of this unrighteous world. Be faithful as a manager of that which is not yours to keep. Do you notice that Jesus classifies money and possessions as very little things in the big picture?

There's a parallel. Very little unrighteous wealth, that which is another's. The stuff we have in this world is not the most important thing. It's not going to last into eternity.

It's just a training ground, Jesus is saying. What really matters are the true and everlasting riches of our inheritance in Christ Jesus that can never be taken away, that will be ours to keep forever.

When Jesus comes again, use wealth that will fail to bless people who will live forever. Be faithful in the small things now. And third, application, worship God, not money.

[29 : 54] Verse 13, no servant can serve two masters. You cannot serve God and money. See, Jesus concludes this section by pressing the question of allegiance.

the servant in the parable was not devoted to his master. He was devoted to money, which is another way of saying he was devoted to himself and his own comfort above all.

That's why at first he was irresponsible and wasteful and eventually conniving and manipulative.

Who are you devoted to? What has captured your attention, your allegiance, your attachment to the point where you can't or don't want to live without it?

Jesus uses strong language here. You cannot serve two masters because at crucial points these two masters make competing and irreconcilable claims.

How do you know that money is not your master? Well, can you give it away? that's a good question to ask about any created thing that threatens to obscure or displace our loyalty to Jesus.

[31 : 19] Can I let go of it? It might be, it's not that it's an inherently bad thing, but can I let go of it so that I don't need it so much?

can I take a break from it even for a time? Can I give it away? Not just a token gift here and there, not just grudging and guilt-ridden donations because you've been asked over and over or because someone's manipulating you with all kinds of guilt feelings, but intentional giving, giving that requires some sacrifice on your part and giving that results in joy, that is one of the fruits of a heart that is devoted in love to Jesus.

We love to give because he gave to us. You see, Jesus is the master who is worthy of our love, worthy of our devotion. Jesus doesn't use the language of obligation merely here.

He says, Jesus is the one who is worthy of our love and our heart's devotion and our greatest desire. You see, ever since Adam and Eve, human beings have greedily grabbed for what is not rightfully ours.

We have wasted God's possessions. We have defiled God's property. We were worthy of being fired. But Jesus stepped in.

[32 : 47] The righteous one entered into a world of unrighteousness. We all owed God a debt that we could not pay and Jesus didn't just reduce it. He didn't just cut us some slack.

and say, I'll give you a little more time. He paid the debt in full that we could never repay through His very own costly sacrifice on the cross.

1 Peter 3, 18 says, Christ suffered once for sins. The righteous for the unrighteous that He might bring us to God. God so loved the world that He gave His only Son that whoever believes in Him might not perish but have eternal life.

He made a way that we might join Him in the eternal dwellings, that we might have a home with Him forever. Do you realize that nobody else even claims to offer what Jesus does?

No other religion says that God Himself, God's own Son, sacrificed Himself for the sake of His creatures and offers complete forgiveness of sins.

[34 : 00] Only Jesus even dares to offer it. And boy, He makes good on His promise. is He not worthy of our trust and love who has given us everything He had?

Be thou my vision, O Lord of my heart. Not be all else to me save that thou art. Rich as I heed not nor man's empty praise.

Thou my inheritance now and always. Thou and thou only first in my heart. High King of Heaven my treasure thou art. Let's pray.

Jesus, we praise You that You are worthy of our trust, worthy of our love, worthy of our hope. Lord, we praise You for Your great generosity to us.

We praise You for Your amazing grace. We praise You for Your steadfast and faithful love. We praise You, Lord, for these words that startle us in many ways.

[35 : 31] We pray that they would awaken us to live not simply for today but for eternity. Not simply for ourselves but for to bless others as You enable us.

We pray, Lord, that we would be a church that is prudent and wise, that is courageous, and that is faithful and above all a church that worships only You.

Pray these things in Your holy name. Amen.