

## The Kingdom of Me: How and Why God Wants Me to Give (Part 2 of 2) "If Money Could Speak"

Luke 16:1-13

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16 He 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. 2 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.' 3 And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. 4 I have decided what to do, so that when I am removed from management, people may receive me into their houses.' 5 So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' 6 He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' 7 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.' 8 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. 9 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.

10 "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. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? 13 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"( Luke 16:1-13).

I was on a plane this week, and I overheard a conversation between two women that made me smile and think. On the left hand of one woman seated across the aisle was an apparently impressive diamond ring, and the woman seated next to me said, "Wow, that's quite a ring!" The ring had three diamonds seated on it, and middle one was two carats. The woman with the ring said, "Thank you. It is from my husband. This diamond was our engagement diamond. This one he gave to me at our 10<sup>th</sup> anniversary, and this one at our 25<sup>th</sup>. We've been married over 30 years." The woman seated next to me said, "One man?! Thirty years? Wow!" And then the three-diamond wearing woman said, "Believe me. I earned these diamonds!" The women cackled in laughter. I looked out the window and smiled.

Instantly, the diamond ring took on a new meaning. It could have been (and should have been) a symbol of her husband's gratitude, but her one comment (partially said in jest) turned

a gift into the payment of debt. And when that happened, it changed the essence of the gift. The ring looked different. In other words, true giving comes from gratitude not guilt, from love not a debt.

Last week I tried to show you that voluntary, gratitude-based giving is more foundational and more basic than tithing. I see tithing as **a** model for giving but not **the** model for giving since tithing in the Old Testament is closely linked to what amounted to spiritual taxes. So, for the record, I don't have any problem with you using 10% as a guideline. I think it could be a helpful way to teach children how to give. However, I get really nervous when tithing is presented as a debt, the minimum obligation, or what we owe to God. Rather, I think the tone of our giving should be what Paul talked about in 2 Corinthians 9:7 – "Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver." In other words, how we give and why we give is something that we should think about often.

This morning's text shows us another reason why we should work hard to manage our money and our giving carefully. **Luke 16 tells us that money speaks.** In other words, the way that we approach money, possessions, and giving says a lot.

## **The Story**

Once again we see that Jesus uses a parable to make an important point. Remember that parables were a common way for Jesus to communicate truth to his disciples. The stories drive home deep truth in memorable ways. However, this parable is very challenging because the ethics of the people involved are not clear. Let me explain.

Verse one sets the stage by telling us that there was a rich man who had a manager who was in charge of taking care of his estate. Somehow the rich man learned that the manager was not fulfilling his duties, and there were allegations that the manager was wasting the rich man's possessions. The charge was not that he was stealing from the rich man; the issue was one of stewardship.

The charges must have been substantial because the rich man confronts the manager in verse two and requires an accounting of his stewardship. He says, "What is this that I hear about you? Turn in the account of your management, for you can no longer be manager."

Upon hearing this, the manager becomes afraid because he knows that the loss of this job will put him in an unenviable position.

3 And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. 4 I have decided what to do, so that when I am removed from management, people may receive me into their houses' (Luke 16:3-4).

Now this is important. The manager anticipated what was going to happen and the result, and he knew that something needed to be done. If he failed to act, the result would be a dismal future. Therefore, he decided to do something immediately that would pay-off in the future. Remember this formula: **anticipate – invest – benefit**. We'll see it again.

Therefore, he attempts to settle the outstanding accounts owned by his master in order to ingratiate himself with people.

5 So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' 6 He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' 7 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' (Luke 16:5-8).

His actions are difficult to interpret because it seems that he is acting dishonestly. That is why this parable is often called "The Parable of the Dishonest Manager." There are two ways to view his actions:

1. Some view the manager as acting unscrupulously and stealing from the master.
2. Others believe that the manager lowered the debts by sacrificing his commission or the interest that he was charging. It may have been that this interest (over charge?) was part of the mismanagement about which the rich man learned.

The challenge here is the fact that in verse eight we see the master commend the servant for his shrewdness. It seems very unlikely that the master would praise the manager for stealing from him, so I prefer to view his actions through the lens of the second option. He cuts himself out of the deal and ingratiated himself to the debtors. The manager acted wisely because he anticipated the future and made a decision that resulted in a short-term loss with the hope of future benefit or return.

This formula of short-term loss for long-term gain is a fundamental principle of investing in the world. That is why Jesus says, "...For the sons of this world are more shrewd in dealing with their own generation than the sons of light" (Luke 16:8). In order to make money in the future, you have to decide that you will initially part with some of it; you invest it. This is why even though LinkedIn is forecasting a loss for the year its IPO grew to thirty times its annual revenues when it went public on Thursday. Investors were hoping that an investment would pay off big returns. But in order to benefit from the growth of LinkedIn, an investor has to first part with some money. In other words, if you don't make the decision to let some money go, it will never grow.

All investments work like this. You take a short-term loss in order to achieve long-term gain. This is what you do every time you invest money in your 401k. You decide that saving for your retirement is worth reducing your present spending capacity. You look ahead, anticipate the

future, see what is coming, and you take action. You invest for the future rather than buy too big of a house. You save for retirement rather than eat out every week. It is that simple, and Jesus says that people in the world live like this all the time. In other words, they get it!

Therefore, this parable is meant to show us that even secular, worldly people understand the basic formula of short-term loss for long-term gain.

## **The Message**

Jesus then turns to make the application, and we are clued into this by the words “And I tell you.” The parable is supporting a point that Jesus wants to make. Jesus shows us that where we invest our money and how we handle our money says a lot. So what does money say? There are three things here:

### **1. Money show us what we are really living for**

We see this in verse nine: “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” (Luke 16:9). Jesus plays off of the story of manager who ingratiated himself to others by taking a personal loss in the hope of future returns. Jesus urges the same kind of shrewd behavior from a spiritual standpoint. In fact he really says that this kind of mentality just makes the most sense.

The disciples of Jesus should anticipate the future and make investments because there will be future benefits. Once again Jesus is linking the earthly use of money with eternal returns. This is the main point – the single point – of the parable: **invest wisely**. Jesus is showing us the incredible value, the eternal value that is at stake here, and he is strongly encouraging us to use our money in a way that produces the most eternal payoff. If you don’t invest, you won’t get a return. Or, to use Paul’s language in 2 Corinthians 9:6 – “The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.” We’ll come back to this thought again.

So the question really comes down to what is really most important to you. Every day we make financial decisions that are directly tied to what we really value. For example, one of our Elders was laughing at me because I often use a web-based texting program because it’s free. The problem is that the text comes from a number that is not my phone and the area code is from Idaho. He wanted to know what was up with that, and I told him that I was nearing my 250 texts per month limit. He asked me, “Can’t you up your package a bit?” And I replied that I could but it was more money. He asked me how much more it was, and that was when he started laughing. “Its \$5.00 a month more,” I said. But that makes total sense to me. I don’t want to spend five extra dollars a month on more texts when I can send them for free. Yet I’ll

gladly buy my wife a Skinny Chai Latte at Starbucks for almost that amount in one visit! Why? Because I value a Chai Latte more than another 250 texts.

We may not like it but the honest truth is that where we spend our money really shows us what we value. It shows us what makes us happy. Spending money reveals what you think is really important and valuable. Money shows us what we are really living for.

## **2. Money demonstrates if we are really trustworthy**

There is another thing that money tells us: it shows us if we are good stewards. Verses 10-12 are some very "in your face" kind of verses.

10 "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. 11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? 12 And if you have not been faithful in that which is another's, who will give you that which is your own? (Luke 16:10-12)

Jesus says the same thing three different ways. In each verse he simply says that trustworthiness has to be proven in smaller areas before great responsibility is given. He is saying that future performance is directly tied to past performance. And if you can't prove it in small ways, you'll never succeed in bigger ways. This is true in so many areas of life. That is why most CEO's are not 20 year-olds, why we have drivers training before a kid turns 16, why you put training wheels on a bike, and why you don't leave your kids alone for eight hours the first time they can stay home by themselves. You take small steps. You see what happens. You watch how a person does with a small job first to see if they are really ready for something more.

Well guess what the "small job" and the "training wheels" are in this context? According to verse eleven, it is money. If you aren't faithful with something as simple and elementary as money, then can you really be trusted with more responsibility? The answer is clear: "No."

You see this is really a tragedy because there are some of us to whom God won't give any more because we've not proven ourselves to be trustworthy with what we've got. Some of you mistakenly think that if you could just make \$70,000, make Director, just get your kids through college, just save a bit more for retirement, just get out of debt, then you would be free to give. But that day will never come. It won't come for two reasons:

1. You'll find another rationale in the future because the real problem is not the amount of money you make, it what you really value
2. God won't give you more

Yes, you heard me right: God won't give you more. Where do I get that from? Well, partially from Luke 16 but very specifically from 2 Corinthians 9:10 – "He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness." There is both a promise and warning here: God will increase your ability to give – "he will supply and multiply your seed for sowing."

Now I know that this passage is abused on Christian TV, but I do want you see what is promised here. As we prove faithfulness in our finances God can entrust us with more. Money demonstrates if we are really trustworthy.

### **3. Money surfaces our true allegiance**

The final thing that money does is to bring to light what is really controlling us. Jesus makes the case here that no one can serve two masters at the same time, and he lists the two masters for us in verse 13.

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" (Luke 16:13).

Jesus identifies the competition that surfaces in how we handle our money, an issue of allegiance. And he says that we cannot serve both. It's either or.

Now you might wonder: "Why is money put at this level of competing with God?" Or "How does money compete with God?" The answer is directly connected to the issue of giving, and that is why Jesus says this at the end of this section of teaching.

The underlying issue is trust. In other words, how we handle our money surfaces where our real trust lies. Money, after all, brings security. Money solves problems; it makes things happen; it offers you solutions. People operate this way, families operate this way, nations operate this way. At a national level, there is a direct relationship between financial prosperity and national security. A strong military is costly, and without money there would be no way to build up expensive weapons. So money is not just about the stuff that you can buy; it is about what the stuff gives you: a good education to get a good job so you can have insurance when you get sick and have enough money to live in a safe neighborhood. All of it comes from money. And it makes us feel safe.

When you live with the same kind of people who all have education, jobs, insurance, nice homes, and good schools you start to think that this is the normal way to live. In fact, it is easy to think forget the most people in the world don't own their own homes with multiple cars in a garage and money for education for their kids. Money and affluence makes us feel normal.

This is what money does. It makes us feel safe and normal. No one really intends for money to become their trust; it is just the way that money works. It brings security. It can become our trust. So how do you fight this? You give!

Money will create security and it will create trust. Therefore, giving is the only antidote to this natural trend. Giving money away is a powerful statement that your trust is in an economy that you cannot see and in a God who owns it all.

So here is what that means: if you don't give; you really don't trust God. Serving money doesn't have to look like you are a workaholic or a miser or even have a lot of stuff. Rather it is simply finding security in stuff rather than God. It's that simple. It's that easy.

### **Our Greatest Foe is Fear**

I think most people think that the real problem behind a lack of giving is greed. I'm sure that is true at one level, but I think that there is another issue that may even be more significant. I think that the other issue – maybe even a greater issue – is fear. By that I mean the anxiety that we don't have enough now or that we won't have enough in the future. Remember, money creates security and giving relies on trust.

How we handle our money and how we approach giving not only reveals where our trust lies; it also reveals whether we will live by fear or faith.

Let me show you this in a few other places:

17 As for the rich in this present age, charge them not to be haughty, **nor to set their hopes on the uncertainty of riches**, but on God, who richly provides us with everything to enjoy (1 Timothy 6:17)

And **God is able to make all grace abound to you**, so that having all sufficiency in all things at all times, you may abound in every good work. 9 As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever." 10 He who supplies seed to the sower and bread for food **will supply and multiply your seed** for sowing (2 Cor 9:8-10)

31 Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. 33 But seek first the kingdom of God and his righteousness, and **all these things will be added to you** (Matt 6:31-33).

If we've learned anything in the last five years about the economy, we've hopefully learned that it is pretty easy for things to fall apart. I look at the housing market differently. I smiled when I see FDIC insured. And I now understand why my grandfather hid a substantial portion of his savings in cash in his house. Economies hang by a thin thread.

God invites his children to live by a different economy. He invites us to invest in a spiritual economy that relies on God's goodness and his ability to care for his children. And when you really understand both the power of God and opportunity to give, you see that the thing to fear isn't giving away too much, but sowing too little.<sup>1</sup>

Now I know that this raises a number of questions about how much to save, how much to put away for retirement, and how much to borrow. Honestly, I cannot answer all the questions that you are going to face; no one can. Only you can personally wrestle through whether you are finding your security in God or in money.

I remember the time that I felt like God was asking me to give based upon my gross salary and not just my net. At the time, we had young kids, money was tight, but I wanted to take that step of faith. It had become an issue of trust for me even though it wasn't that much money. And through each season of life, the line of faith has changed.

Some of you will push back and say, "But isn't it possible to give so much away that you can be foolish and neglect your family?" And my answer is probably. But show me someone to whom that happened. I've not found one. But what I have found that the people who give very sacrificially are some of the happiest, fulfilled people in God's kingdom. Do you know why? Because they've seen God provide. They know He cares for them, and they love to be a part of what he is doing.

So I don't know what you need to do with your money. I don't know all of the dynamics of what you need to think about and pray through. I don't know where your "faith-line" is. But I do know this: God invites us to put our faith in him. And there are very few things that test and prove our faith like giving.

You see, every time you give, you are embracing a short-term loss for an eternal gain. You are living by a different economy – one that places its hope on God's ability to be true to his Word.

Money speaks; it tells us more than we realize. And giving by faith says, "God I trust you."

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<sup>1</sup> Andy Stanley, Fields of Gold, (Carol Stream, Illinois: Tyndale House Publishers, 2004).