

Ageless Wisdom for Better Finances

#4- Can God Trust Us?

Luke 16:1-13

Summary:

Faithful stewardship is powerful. God uses our management of money to test our trustworthiness and prepare us for greater spiritual blessings—Can God trust you?

Main Ideas:

Money is a Test. It's a Spiritual Test.

The Commendation of an Unrighteous Manager (Luke 16:1-8)

1. Seen in the Accountability he Assumed, (vv.1,2).
2. Seen in the Assessment he Made, (v.3).
3. Seen in the Action he Took, (4-7).

The Characteristics of a Faithful Manager, (Luke 16:9-13)

1. The Faithful Manager is RESOURCEFUL, (v.9)...
 - Forever Friends, our Forever Rewards.
 - Use your temporal affluence for eternal influence
2. The Faithful Manager is RELIABLE, (v.10).
3. The Faithful Manager is REWARDED, (v.11-12).
4. The Faithful Manager is REALISTIC, (v.13).

The purpose of tithing is to teach you to always put God first in your lives.

Discussion Questions:

1. 1 out of 10 verses in the Gospels speaks of money and possessions. Why do you think Jesus spoke so much about these things?
 2. Ken said, "Money is a test. It's a spiritual test." How does viewing money as a spiritual test challenge or encourage you?
 3. Reread Jesus' parable and teaching in Luke 16:1-13. How could recognizing God as the ultimate owner change the way you handle your time, talents, and treasures?
 4. What practical steps can you take to use your resources to influence others for Jesus?
 5. How can your group pray for you this week?
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Transcript:

Last week- God uses finances, specifically our giving/stewardship to build us spiritually. Regular tithing teaches us many things, among which are – God is the Owner, Provider and Source of all. It gives us new perspective on life, helps us prioritize spiritual over the material, brings Peace and the Promise of Provision. We learn We Can Trust God.

This week- Can God Trust Us?... you and me. Like parent and child. Teenage yrs- biggest issue is learning, building trust. Can I trust you to go where you say you are going? Can I trust you to get back on time? And every time they do it right, a little more trust is built. Every time they mess up we have to pull back on their freedom and independence a bit.

Luke 16- Jesus' parable deals with trust and wrong attitudes about money and the management of it. He's speaking to His disciples, but in the hearing of the Pharisees. **READ 1-8...**

One of most misunderstood of His Parables. Looks like Jesus is commending dishonesty. Not. Key to understanding this parable is v.8- Jesus explains – “The people of this world are more shrewd than the people of Light.”

What? Many unbelievers are more wise in how they manage money than believers are. We can learn something from them... Jesus uses a crooked, unrighteous, dishonest manager as an example of good stewardship for His disciples. At same time it is a lesson for the Pharisees listening on.

Already seen that God places great emphasis on money and our use of it. 1 out 10 verses in the Gospels speaks of money and possessions. Hum, 10%. Bible devotes 500 verses to prayer, under 500 to faith, but over 2,000 to money and possessions. One out of 6 verses in Mt, Mk and Lk deal with money and possessions.

Why? God knows the tremendous influence and power money has over our lives. We spend so much of our time earning it, making it, that He needs to tell us how to use it wisely. He knows it is a spiritual issue and that maturity here is directly related to our spiritual maturity.

How many of you have learned from experience that if you don't manage your money, it will manage you? God is interested in how we handle our money. More exactly, in how we manage His money! He's the Owner, I am only the manager. The Bible teaches that **Money is a Test. It's a Spiritual Test.**

Luke 16:11- “If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” -The question today- “Can God Trust Us?”

A. The Commendation of an Unrighteous Manager (v.1-8)

1. Seen in the Accountability he Assumed, (vv.1,2).

The owner returned and the unwise manager was brought into accountability. If He should come back today, I have to ask if I would be ready. Would you?

Bible teaches that one day just as this man had to give an account, one day I will stand before God and will have to give an account of what I did with the stuff He gave me on earth. Time, talents, opportunities, treasure. That's the final test, the big final. One day I'm gonna stand before God and He's gonna ask me what I did with the resources He placed into my care.

I'm accountable because He's the Owner and I'm to be the manager. He wants to know I'm not squandering His stuff. He wants me to use it, invest it for His glory and for the good of others. And it's not an ego thing for Him? No it's for us- He wants to get us into a place of growth, successful living and divine blessing.

When the Owner comes checking, He wants to know we haven't squandered what He left us in charge of. He wants to know we haven't just spent it all on ourselves or on things with no lasting value. Wants it back with growth, interest, dividends from His investments. Can God Trust Us?

I'm accountable to God. He's the Owner, I'm His manager. He has expectations. Has things for me to do with His stuff- time, gifts, gospel. And there's lots to be done. In fact, if you are His manager, you'll never run out of things to do for God! One person put it this way, "God put me on this earth to accomplish a certain number of things. Right now I'm so far behind, I don't think I'll ever die!" Great perspective! We're accountable. Jesus commended even the Unrighteous servant for the Accountability he assumed. And for the accurate Assessment he made...

2. **Seen in the Assessment he Made, (v.3).**

Look what this dishonest servant said the moment he realized he was gonna lose his job, v. 3...

Realizes he's in big trouble. The owner shows up and doesn't lie what he finds. Doesn't like the way he's been handling the possession he left and he fires him. He's out of a job. The crisis brought about some fast creative thinking.

Crisis often brings about change. This guy needed one. "I've got to do something. I'm losing my job. I'll be destitute. I've got to make a change. He made a quick assessment and realized he had blown it. He had squandered his master's money and now had lost his own income.

Looking ahead he knew he needed to do something to ensure his survival.

Too bad he hadn't made the assessment earlier on. He may not have lost his job. Prompts me to make my own assessment. How am I doing with the stuff God has left in my charge? Time, abilities, opportunities, possessions, money?

He made his assessment and realized he'd better do something fast. And Jesus commends this unbeliever-manager for the action he took...

3. **Seen in the Action he Took, (4-7).**

He took action immediately! **vv. 4-7...**

He heard "You're fired." Shock. Dishonest, but not dumb! What he did- went to owners debtors to strike deals. Settled their accounts. One who owed 100 reduced to 50, another who owed 1,000 reduced down to 800. Why 50% and only 20% for another? Don't know. Can't trust a dishonest man! Maybe he had overcharged in interest in order to keep some for himself. Cut it down to the right price when the Owner showed up.

What does the owner say about this manager? Does he condemn him for his dishonesty? No, he commends him, but for what? **v.8...** For His shrewdness!

His shrewd action was commended. Praised this dishonest manager because he was shrewd enough to come up with a win-win. For himself and for the debtors. Maybe even a win-win, in that he also insured the owner would receive something back from the debtors!

Jesus uses this parable of a dishonest, unrighteous manager to teach his disciples something of vital importance about life. He says, in effect, Boys, take a lesson! God is the Master, the Owner of all things and you are his managers. He expects you to manage well the things He has gifted you. If you and I don't pick up on this lesson in life, we will miss out on the many blessings that could be ours!

We would be wise to recognize we are Accountable to our Owner, to make Assessment of our management practices, and to take any needed Action immediately as did this unrighteous manager.

The question this has made me ask myself- Can God Trust Me? Am I trustworthy? Would he want to give me a raise or a demotion on the basis of how I have operated to this point in life?

How do I measure up?

We've seen the Commendation of an Unrighteous Manager. So now, what are the Characteristics of a Faithful Manager?

B. The Characteristics of a Faithful Manager, (vv.9-13).

By faithful, I mean one who is trustworthy. Are we worthy of God's trust? **"Can God Trust Us?"**

1. The Faithful Manager is RESOURCEFUL, (v.9)...

Lost job, future didn't look good. Knew he'd never make it as a ditch digger, was too proud to take a course in pan-handling. But didn't play the victim, didn't whine with the "poor-me's" for long. Took stock of what he had rather than of what he didn't have going for him. Great lesson for us all. Be Resourceful. Use what you have to the greatest advantage possible.

"What do I have going for me? People! I have lots of people who are hurting, they're all in debt. Find a need and meet it. There's success written all over that. Debtors needed financial relief, he needed friends and perhaps assistance in the immediate future. He would need friends who might take him into their homes, feed him and maybe help him find a new job.

God is looking for resourceful managers. People who will take an accounting of what they do have rather than begin complaining about what they don't have. People who will use what they do have to greatest advantage- who will invest it in things of value to God and His kingdom.

Interesting the way many people, commentators interpret verse 9. Jesus says to use the money god has given to us to make friends. And sure, if you're rich you can buy man "friends." That's one of the problems people with money face- fair-weather friends taking advantage of their money and the toys it buys.

But look closer. Make friends with money so that when it fails (and it will) they will receive you into" ETERNAL" dwelling places. Influence people to receive eternal life. Use it to help people "Discover, enjoy, and share the life Jesus offers... together."

This, friends, is the best investment advice ever given- and it's given by Jesus Christ Himself! Use what God has entrusted to you for eternal good! **Material Affluence for Eternal Influence.**

We looked at this last week- **Matt 6:20-21** "Store up for yourselves treasures in heaven, where moths and rust do not destroy and where thieves do not break in a steal. For where your treasure is, there your heart will be also."

How do we store up treasures in heaven? Since God commands me to do it, I ought to figure out how, right? How do we do that? By investing it in people who are going there. It's the only way to get it there.

Did you know undertakers have suits you can buy for the dead? You know what the difference is? They have no pockets! We're not going to sneak anything through heavens gates in our pockets.

Be RESOURCEFUL- use your money to reach others for Christ- as many as possible. And when you get to heaven it will be amazing to have people you never even met come up to you and say, "Hey everybody. Look who's here! So good to see you - I've been wanting to thank you for giving to that church, that ministry that led me to Jesus and changed my life forever!

Forever Friends, our Forever Rewards.

We in the US are in the top percentage when it comes to wealth in relationship to the rest of the world. We are blessed. God is simply saying, "Don't spend it all on yourself." If you don't get anything else from this message, let me

summarize this parable in one sentence, I said it last week- Jesus is saying, "Use your temporal affluence for eternal influence." Think I heard that last week!

Am I doing that? Are you doing that?

2. The Faithful Manager is RELIABLE, (v.10).

Trust is earned and it's earned thru the little things- we call it reliability. Can others depend on you to do what needs to be done in little things? If not, then they will never trust you to do what needs to be done with bigger things. Can God depend on me with little and big things? Am I trustworthy? Are you?

What do you do when you're over-paid with incorrect change?

When you see someone drop change or a bill on the ground?

Integrity begins with small change.

ILLUST: Mick's Science Fair Project...

He who is faithful in little will also be faithful in much, and he who is unfaithful in little... Ever hear someone say, "If or when I make a million dollars, I'm gonna give half of it to the church," or something like that? Whenever I hear that, There's a little voice inside me that says, "No you won't. If you're not giving from what you now have, you won't be giving from what you may have then either." Faithfulness, reliability is learned and revealed in the small things.

ILLUST: Successful businessman speaking in church says, "And when I was 10 y.o. I gave a full half of my allowance to God and He has blessed me ever since. And I have millions today as a result. And everyone could hear a little old lady's soft voice from the back... "Bet he won't do it again!"

It was easier for him to be faithful when the stakes were smaller. It's tougher when we start thinking about what we could do with the bigger amounts that 10% or so represents.

Trustworthy and reliable? How can we tell? By what I have been doing and what I am doing with what I have now.

3. The Faithful Manager is REWARDED, (v.11-12).

"Therefore, if you have not been faithful in the use of unrighteous wealth (money) who will entrust the true riches to You? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? "Unrighteous wealth" = earthly wealth, money, possessions.

"True riches" = spiritual wealth. Eternal and spiritual blessings God wants to give us. Such as deeper relationship with Him, wisdom, love, peace, joy, salvation. These are the treasures Jesus mentioned that cannot be corrupted or stolen in His Sr. on Mt. He's saying that faithfulness with material possessions is a test of character and stewardship for greater spiritual blessing and responsibility. Rewards not only material- most importantly they're spiritual!

God's saying, "Let me tell you how I reward faithfulness. Here's how I do it. Simple. If I see you're trustworthy in a few things, I give you more. That's how I do it. If I can't trust you with a few things, you don't get any more." God uses money as a test.

With the statistics I've seen on giving in the church, I'd say 90% of Christians in America do not know or else do not believe this principle. They're not aware how this principle affects their lives and can't understand why they're not growing spiritually. They hear the personal experiences others are having with God and can't understand why they aren't themselves. No clue why their spiritual experience is so dry, stagnant and even boring. God is saying, "If you haven't been trustworthy in handling worldly wealth, who will trust you with true riches?"

There's a direct relationship between what I do with my money and the spiritual depth in my life. How I use it, how I spend it, how I save it, how I give it. Most Christians seem completely unaware of this principle. It might seem strange if you're not familiar with what the Bible has to say on this topic, but if you're having difficulty in your spiritual life up and down, on and off, roller-coaster kind of experience. Just can't seem to get much out of your

spiritual experience with God, can I give you a suggestion? Check out two indicators- where you are spending your time and how you are handling your money. They reveal how resourceful we have been, how reliable and trustworthy we have been with the resources God has given into our care.

He wants to bless us as good managers of what He has entrusted.

4. The Faithful Manager is REALISTIC, (v.13). Saw this last week.

“No one can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.”

Ever work where you had to try to please two bosses or supervisors who had different ideas of what they wanted you to do? It's tough. Don't do it. It'll drive you crazy trying.

When Jesus says we can't serve two masters, you can't love both, it's not just a suggestion. He means it. He's saying it's impossible!

I'm not saying this, Jesus says it. You've got to choose.

It isn't easy in America. We've got to have the latest, best thing. Doesn't the constitution say, “Life, liberty and the purchase of happiness?” That's the American Dream, right?

What's God's dream for us? That we would put Him and His kingdom first, that we would love Him with all our heart, mind, soul and strength and that we would love our neighbor as our self. What we do with our money reveals how well we are doing that.

Why? Not because He needs our love, as if he's somehow diminished if He doesn't. He wants us to love Him, to put him first in our lives because He knows what that will do for us! He loves us enough to clue us into this principle of Financial Management to better our lives materially, and most important, spiritually.

He uses our finances to test whether He has first place in our lives.

Deut. 14:23 (LVB)- “The purpose of tithing is to teach you to always put God first in your lives.”

Tithing, at least giving 10% of our income to the Lord through whatever church we attended has been the greatest help to my family in learning to really trust God. It hasn't always been easy, especially at the start. But we made that commitment right after we had purchased our first house, had our first child and I quit my full time job to attend seminary. That was the greatest training I had in seminary- this decision to give back 10% of our income to God.

IIUST: Statement tablet... 1st baby, 1st house, quit f-time PT, Diane taught CB, Part-time nursing- we HAD to start tithing.

It was an exciting adventure and then became a must do as we learned and saw His faithfulness to us.

It's become routine for me- so I've done my own assessment and have decided on an increased percentage. I want to experience more of the adventure of Trusting God in my giving this year.

The thing with tithing is that it's a way for us to test God. He invites us to do so. And at the same time, He's also testing us- our devotion, our level of faith and trust, dependence upon Him. Last week- “In God We Trust.” Can we trust Him?

This week, “Can God Trust Us? Can He trust us to manage His resources well?”

The master praised the Unrighteous Manager because even tho he hadn't been faithful to that point, he #1 became accountable, took responsibility for his unfaithfulness and irresponsibility; #2 he took stock of his situation and assessed what he needed to do, and #3, he did it- he took immediate Action. He may have been dishonest, but he was wise. That's wisdom. To know, understand and then wise are those who actually do it!

Ageless Wisdom for Better Finances. God has given us knowledge, understanding and He's asking for us to be wise- put into practice what we know, understand and believe. If we don't believe it we won't do it. Yet we can say we believe and still not do. That is not being wise. "Can God Trust Us?"

So as we have seen previously- God gives us an opportunity to Test Him... Can We Trust God?

Ageless Wisdom for Better Finances, Malachi 3:10 (on piggy bank slide).
