

JESUS' FINANCIAL ADVICE

To Warren Buffet, Bill Gates and Oprah Winfrey

Luke 16:1-15

Bill Gates is the richest man in America. When the stock market goes up and down his wealth rises and falls by billions of dollars, and it probably doesn't bother him one way or the other. Bill Gates made his money in computer software. Warren Buffet made his money in business investments. And Oprah Winfrey, one of the richest women in America, made her money in the entertainment industry.

Imagine a roundtable discussion with Bill Gates, Warren Buffet, Oprah Winfrey and Jesus Christ. The topic is money and Jesus is talking. He is obviously different from the rest around the table. On the one hand he doesn't appear to have their wealth. On the other hand you sort of feel like he comes from "old money"—that his Father is really rich! Whatever your impression, Jesus is comfortable talking about money whether he has any or not. He doesn't seem to be the least bit intimidated by three of the richest people in America.

Jesus begins by telling a story. We recognize it as "The Parable of the Shrewd Manager" from Luke 16. It goes like this:

"There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be my manager any longer.'

"The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'

"So he called in each of his master's debtors. He asked the first, 'How much do you owe my master?'

"'Eight hundred gallons of olive oil,' he replied.

"The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'

“Then he asked the second, ‘And how much do you owe?’

“ ‘A thousand bushels of wheat,’ he replied.

“He told him, ‘Take your bill and make it eight hundred.’

“The master commended the dishonest manager because he acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

“ ‘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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?’

“No servant can serve two masters. 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 both God and Money.”

The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God’s sight.”

What we have here is a strange story that is subject to great misunderstanding. In fact, some people think it is one of the toughest of Jesus’ parables to explain. It’s the story of a rich landlord who turned over the management of his business to an employee who did a lousy job. Perhaps the employee thought he would get away with what he was doing because he didn’t think the owner was going to check up on him. But, the boss called for a full report and the employee knew he was in deep trouble.

Knowing he would be fired, he started to devise a plan. He didn’t have enough money to retire, and he was too proud to go out and beg. He wasn’t in good enough shape to get a laborer’s job digging dirt. So he concocted a plan.

He called in the tenant farmers who paid their rent with a share of the crops. They were all way behind in their payments because of the manager's mismanagement. When they heard that he was in trouble they knew they were also in trouble.

The manager offered them a deal. He told them to pay only part of what they owed and he would mark their accounts "paid in full". It was a very clever plan. The manager's boss wouldn't be as angry with him because he would have far more than he expected. The debtors would be really grateful because they were out of debt with lesser payments. The manager's goal was to stop his boss from sending him to jail after he was fired and to make the neighbors indebted to him so they would take care of him when he didn't have any place else to go.

When his boss found out, he had a surprising response. He commended his manager for what he did! Now he didn't commend him for his mismanagement or for being dishonest, but he did commend him for his shrewdness because the manager was very clever in what he had done.

Jesus used this story to teach his followers. He's not teaching Christians to be lousy managers and he's not teaching us to be dishonest, but he did want Christians to be as driven toward God as the manager in this story was driven toward watching out for himself.

That's a very important distinction, so let me run that by one more time so we don't misunderstand it. **Jesus wants us to be as driven toward God as this man was driven toward watching out for himself!**

Another way of saying this to Bill Gates, Warren Buffet and Oprah Winfrey would be that they should be as focused and forceful, in fact more focused and more forceful, on knowing God than on making money! But this advice is not just for them. It's advice for all of us.

Along the way in teaching his main message, Jesus made five points for all of us to apply. They are points that particularly relate to finances.

Point number one is to act like a manager and not an owner. This is the basic point in all of Jesus' teachings about money management. The point is that none of us owns anything. God owns it all and we are the managers. **It's our privilege to use what God lets us use, but we must never treat money or possessions as if they belong to us.** We are accountable to God and God expects us to report back to him on a regular basis to let him know how we are caring for his possessions.

Suppose you have a car and you let me drive it. I must always keep in mind that it's not my car; it's your car. I must not park it illegally because the license plate is registered to you and you will receive the ticket. I must not drive to Chicago by way of San Francisco because you will check the odometer to see how many miles have been driven. You can have the car back whenever you want it because it's your car. And, I should care enough to return the car with a full tank of gas, the outside washed and the inside vacuumed. If I treat your car well, perhaps you will let me borrow it again next time.

In the same way, Christians are to consider that all money and all possessions belong to God. God lets us live in his houses. God lets us drive his cars. God lets us use his possessions. God even lets us put his money in our bank accounts and use his funds for investments. But, keep in mind that his reputation is at stake. He can have anything back any time he wants it; he can have it all back, it's his. And keep in mind that he holds us accountable and that periodically he asks for an account of how we are managing everything that belongs to him. So, act like a manager, not an owner.

Point number two is to be really smart about what really matters. The shrewd manager in Jesus' story used his power and his position to make friends who would stick by him when he got fired from his job. If he didn't have money, if he didn't have a job, if he didn't have a place to live, he really needed friends who would take care of him.

This "mis-manager" was smart enough to figure out what mattered most to him, and that was friends. So he bought their friendship with clever discounts and manipulated bookkeeping.

Jesus is telling us to figure out what really matters and be really smart about what we do. We're certainly not to be dishonest, but having friends is good. In fact, Jesus says that we should "use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." **We should use our money in ways that will pay off forever in heaven. Invest in the poor. Give to God. Use money to make more Christians.** Another way of saying this is to think of heaven whenever we spend here on earth.

I remember a pastor friend telling me about a funeral he conducted. The widow asked to speak and brought a large pile of books and magazines to the front. She talked about her husband's long and losing fight against cancer. Then she picked up a copy of GQ magazine and talked about how well he dressed and all the expensive clothes he had in his closet. Then she

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dropped the magazine on the floor and said he didn't care anymore about how he dressed. She then talked about the luxury cars in his garage. She said he threw away those catalogues. She did the same with investment magazines and stockholder annual reports. One by one she dropped the magazines and books on the floor until she got to his Bible. She said that he came to the point where it was the only book he wanted next to his chair.

He switched his priorities. He was more concerned about the relationships of heaven than the possessions of earth. Jesus was telling us to not only die this way but also to live this way. Be smart about what really matters.

Point number three is to be trustworthy and honest with what we've got. Jesus said:

“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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?”

The manager in Jesus' story was trusted with the owner's business and he blew it. There wasn't going to be a second chance. He had demonstrated that he was dishonest and self-serving.

But Jesus was talking here about the far greater resources of God. The principle is that God wants to know whom he can trust with what he has. If he gives you a job, will you demonstrate your trustworthiness so that he can give you a better job? If he gives you an inheritance, will you show how careful you are with what he lends you so that he knows he can trust you with more? If he gives you some of his possessions, will you show your honesty so that he can give you some more?

Management expert Peter Drucker says that potential doesn't mean much in business. It is performance that counts. When hiring an employee, be sure to check out what they have done in the past because that will be the best indicator of what they will do in the future.

When God wants to give us greater responsibilities and greater resources, let it be seen that we were trustworthy and honest with less so that he knows we will be trustworthy and honest with more.

Point number four is to choose your boss. It is one of the Bible's most famous quotes from Jesus: "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and Money."

This is so clear, direct and blunt that it really doesn't take much explanation. You can't have more than one master in life. It can be job, sex, power, sports, politics, money, God or something else. But it can't be more than one.

Since Jesus is here talking about money, he says it straight: "You cannot serve both God and Money." They are both gods. They will not share the lordship of any person's life. You have one boss or the other.

It would really be interesting if each of us could do a survey of what others think about us. Imagine asking 20 people who know you best this question: "Which is most important in my life, God or money?" Probably everyone asked would have a quick response one way or another.

Obviously, Jesus is telling us that the best way to manage money is to make God Number One. Don't ever let money be your god. Don't ever let money be the most important thing in your life. Don't ever make the most important decisions you make into primarily money decisions. God must be Number One. God must be the Master.

Last but not least is Jesus' fifth and final point and that is to value what God values. In other words, don't be like the Pharisees. They were the self-righteous religious leaders that Jesus used as examples of what not to be like. He said that the Pharisees cared about what the people around them thought. Jesus cared most about what God thought. The Pharisees loved money. Money was Number One. Jesus loved God. God was Number One.

The Pharisees heard all that Jesus taught about money and they sneered at him. They thought they were smarter. They thought they were better. They thought that Jesus didn't know what he was talking about.

The Pharisees missed the point. It wasn't that Jesus was financially ignorant or inexperienced. It was that Jesus operated on a totally different value system.

It all comes down to what we value the most. We live in a world that is like a huge store where all the price tags have been switched. The unimportant items have very high tickets but they are not worth what the price tag says. On the other hand, values like godliness, honesty,

love for the poor and loyalty to Jesus Christ are the most valuable possessions in this world and have been mistakenly tagged as cheap.

Jesus is retagging our world. The Pharisees were insisting on the mismarked old tags. That's why "the Pharisees, who loved money, heard all this and were sneering at Jesus."

Recently I talked to a man from Australia who told me a most amazing story. He was being considered for a position of leadership in a Christian organization. There were thorough interviews and multiple reference and background checks. Much of that has become standard in today's world. However, one of the requirements they asked was that he submit his checkbook logs for the previous three months to be reviewed by a Certified Public Accountant from the organization that was seeking a leader. He did what they requested without hesitation and they asked him to be their leader.

It makes me wonder how you and I would do if we received the same request. We're not Bill Gates, Warren Buffet or Oprah Winfrey. We're simply Christians who have promised to follow Jesus Christ as Lord and Savior. If our checkbooks are ever reviewed may it be that they show us doing what Jesus asked us to do:

- Acting like managers not owners.
- Being really smart about what really counts.
- Being trustworthy and honest with what we've got.
- Choosing God (not money) as our Boss.
- Valuing what God values.