

SERMON – THE SHREWD MANAGER

Reading: Luke 16:1-15

Jesus told his disciples: “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 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 one 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 had 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 was that about? I mean, that parable? Let me tell you how I prepare sermons. I tend to look at the text for a long time, repeatedly, maybe at other translations. I pray for inspiration. I do look at the NIV footnotes but I try if possible to keep away from the commentaries till I have a basic idea, and best of all have already written a draft of the sermon. So I don’t get diverted from what I hope God wants to say. Now, this parable is well known at the hardest to understand of Jesus’ parables (thanks Wayne) and it had me stumped for three days. Then at last light dawned, thanks actually to the Message version.....

So what’s the problem with this passage? We know Jesus as 100% honest and upholding the law of God, as God truly intended it. So he starts off by saying the manager is wasting the rich man’s possessions – a present day example would be the way certain chief executives of banks wasting shareholder’s wealth, and now are costing the taxpayer a fortune. so what we assume is that the man will be fired – and repent. But no, he’s fired but is given a notice period and then he fiddles the books, effectively reducing the obligations of his master’s debtors. And we are talking megadebts. The first debt was equivalent to the yield of 450 olive trees. The second was the produce of 100 acres. He can still do this since he retained the right to negotiate on his master’s behalf. This is a good case for “gardening leave” I think! Once a person is fired, pay them but stop them doing further damage to the firm, just send them home. We then assume that once his fiddling is found, he will be subject to severe punishment. This is a crime worthy of a jail sentence, it’s called embezzlement (or as Moses put it “thou shalt not steal”). But no, the master commends him for giving away his own

wealth! He says he's been shrewd! What Gordon Brown would call "prudent" in business affairs!

What sort of example is this, Lord? A wastrel, someone who does his work badly, and who then embezzles from his employer. Do you want your people to go out and do that? That had me foxed too. Especially as in other parables, Jesus tends to see the "king" or the "rich man" as standing for God, and the servant as his people, us Christians. But there's a clue to unlocking it, which is that Jesus sees the manager as typical of "the people of this world". Jesus is observing the way people behave who don't believe in God, without God's light. But he still wants us to learn from it, and his words in the rest of the reading help us to understand what he means.

I believe Jesus is telling us at least three things relevant to us handling money. First, we must be alert with money. Second, we need to be generous with money. And third we need to be trustworthy with money. For two of these, we should emulate the manager but with a different heart. And in the third we need to do the opposite of what the manager did.

Let me start though with what unlocked it for me, how the Message sums up verses 8 and 9. "Now here's a surprise. The master praised the crooked manager. And why? Because he knew how to look after himself. Streetwise people are smarter in this regard than law-abiding citizens. They are on constant alert, looking for angles, surviving by their wits. I want you to be smart in the same way – but for what is right – using every adversity to stimulate you to creative survival, to concentrate your attention on the bare essentials, so you'll live, really live, and not just complacently get by on good behaviour."

So we need to be alert with money, like the manager was. I want to contrast alert or awake with your money and being asleep. Like the manager, we need to be looking for angles but in an honest manner. And with our own money. Here's three ways in which not being alert with money can cause us difficulty.

First, we might be quite well off, gaining more than we spend, but getting complacent. We don't bother to seek out the cheapest bank, fuel, internet, home insulation. And that excess over what we need to pay is waste. Waste for us, we could be saving that money for the future. We could be spending it on things we really want. Or, we could be giving more to the church, charity, mission and the poor.....that's sleeping into waste

Second, we could be living broadly within our means, but only just. We have very little margin. It could be because of debts we have incurred to buy things like a new car quickly, taking the waiting out of wanting as the old advert said. Or perhaps we bought a bigger house, it seemed a good idea at the time. Or our lifestyle had been hot on the heels of our income, as we buy the finest food, or expensive holidays. And again we might not be alert to the best deals.

The danger here is more serious. We could allow ourselves to get vulnerable to shocks that life brings along, another child, loss of a job, partial loss of income. Then we are suddenly in financial difficulty. I call this sleeping into vulnerability. A bit like the banking system during the long boom, bankers forgot that there can be recessions sometimes, and didn't allow any cushion against it, they didn't stress test enough. Lehman Brothers, the famous failed firm had leverage of 30 to 1, only one unit of capital for 30 of debt. This meant only 3% of their assets had to go bad for bankruptcy to occur.

Then the third level is what I call sleeping into debt. These are people, and there are may be some here, who just can't get out of financial difficulty. Perhaps they were vulnerable but then an adverse shock came along. Often, they are paying the highest interest rate on store cards. The mortgage payment gets missed. The phone calls from debt collectors start coming. In some cases it will be important to get on to Tonbridge or CAP for debt advice, and possible renegotiation with creditors. But often there can be a lifestyle change that can help the person get out of that situation, so long as the debts are not too large. As Mr Micawber from Dickens said, "Income £20 and expenditure £19/19/6, result happiness; income £20 and expenditure £20/0/6, result, misery.

Here's some good news. All these situations can be improved by using means that are at your disposal for your future well being – just like the manager did, but honestly. And you can massively avoid stress, sleepless nights and time wasting worry by the same means. I've given you some suggestions already, like looking for cheaper fuel and phone but here's another – sign up for CAP Money. That course that starts next weekend can help people in each situation. We still have 18 places. If you miss this one we'll be running one next term. But why delay?

Alert with money, yes, but not just that. Jesus is saying we need to be alert for what is right. And I think the key to this is generosity. Being willing to do others a good turn whenever we can. And here again we emulate the shrewd manager but in a different way. He was generous with his master's clients. Imagine how pleased the farmer was to have less olive oil to pay, or the other with bushels of wheat! That might mean the difference for them between bare survival, or even losing the farm and some comfort in life. But as we noted, there was something wrong too in the manager's behaviour, it was his master's money he was wasting. What we are called to is to be generous with our own money. And see how it fits together with alert. If we can budget properly, not waste money on overpriced items, if we avoid luxuries we don't need, and avoid debt like the plague, then we will have money left over to be generous.

And let's remember, generosity starts with God. I make no apology for returning to Jauida's favourite verse from Malachi, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it". We need to budget in other words so that God's share can come first. We needn't be legalistic – people in different financial situations can manage different proportions. But I passionately believe that God is worthy of our first fruits, and that he will reward our generosity. Whenever we feel like begrudging generosity to God, we should remember this verse from Deuteronomy 8 "You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth."

Similarly, we must be generous to one another with our money. Help someone out when they need it. The more anonymous the better, cash through the door is better than the offer of a cheque. But note that there is no idea that we would expect anything back in this world from these friends, unlike our manager who expected to get hospitality. As Jesus said in Luke 6:33 "And if you do good to those who are good to you, what credit is that to you? Even 'sinners' do that." Rather, Jesus is calling us to the careless generosity he praises in Luke 12:33 "Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted."

For, yes, God will again reward our generosity to the poor. Proverbs 19:17 says “He who is kind to the poor lends to the Lord, and he will reward him for what he has done.” This is exactly what Jesus is saying in the parable when he says “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” We must do the same as the manager but with our own wealth and not someone else’s, looking to the future age to come and not the present day where wealth is coveted and hoarded. Then Jesus will greet and welcome us into heaven for having aided the poor (as it says in the parable of the sheep and the goats).

Alert and generous. And finally being trustworthy. Here is where Jesus has the most clarification to give. The key problem of the manager is that he wasn’t trustworthy. He wasn’t trustworthy before the parable, for he’d been wasting the rich man’s assets, with reckless irresponsibility – just like some people in the financial sector up to 2007. And he wasn’t trustworthy during the parable as he gave away the master’s assets. That’s why Jesus calls him dishonest even as the rich man commends him,

If I may digress briefly, in economics we have in such situations as the rich man and the manager what is called a principal-agent problem. The principal (the rich man) owns the assets but he gets someone else, his agent (the manager) to look after them. One contemporary illustration is those of us building up assets in a pension fund (the principal) and the men in red braces who invest the money (the agent). Another is the shareholders of a bank like RBS (the principal), and the managers of the bank itself (agent). But the problem is, the agent may easily act in his or her own interest and not that of the owner, if they are not trustworthy. We have all heard about Sir Fred Goodwin, who some say personally sunk RBS; but I do believe he’s an honest man – he just made a bad investment at the top of the market. Here’s a much worse case of principal agent problems, Mr Madoff (what a great name) who made-off with \$50 billion in client money from his hedge fund – and here’s another, Sir Allen Stanford, who similarly defrauded people of \$5 billion, and messed up the sport of cricket at the same time. Somehow a recession brings people like Madoff and Stanford to light like the woodlice under a stone. And it also highlights how risky Goodwin’s stewardship of RBS was. Not being trustworthy!

There are three ways in economics to deal with principal agent problems. The first one is to draw up a complete contract that specifies the agent’s behaviour in every circumstance, or at least to align perfectly the interests of the agent and principal. But this is generally seen as impossible, see the difficulty banks have had with annual bonuses which actually led to risk taking that wrecked some institutions. A second is to rely on reputation. If the agent sees his reputation for honesty as some kind of asset, he will be trustworthy because it’s in his own interests. Spoil your reputation once, and no one will trust you again – at least for a few years. And the third is ongoing relationships – and here we get closer to the heart of it. In economics, people are supposed to act in a trustworthy manner in an ongoing relationship so as to keep the benefits of that relationship, that would otherwise be spoiled. Just like the shrewd manager did with his master’s debtors. But economics sees us all as totally selfish. It doesn’t think much about love and loyalty. Love and loyalty how much do that sell for, what’s their credit rating?

Jesus is saying that our trustworthiness is indeed dependent on love and loyalty, and where they are directed. The manager was loyal only to himself – he showed no loyalty to the rich man and so their relationship was ruptured. The man was set to be out on the street, begging or labouring. So he sought to make others loyal to him by doing them a favour. Might work, might not. Jesus is saying – don’t be like him! We can only be loyal to one master. And here is a key verse “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.” Or in other words, you cannot serve God if your attitude to money is to see it as a goal in life, an end in itself, like the manager in the parable did. Wealth entices us into self satisfaction, selfishness, greed, and all the human motivations that mainstream economics sadly finds both accurate and predictive. God has no part in these attitudes. He calls for people to live in community and seek his kingdom. With the misuse of money you become only friends with yourself, become a slave trapped in poverty towards God and others. With God’s wealth, as we’ve seen, we can be friends with God and all the community.

We are called to be trustworthy to God, and we get his trust by being honest with our money. We need to be focused on the age to come and not our benefits today. This means, no personal photocopying with company paper and machines. No exaggeration of expenses in the tax form or expenses claim. Telling the waiter or shop assistant if we are undercharged. See how not being trustworthy ruins our situation as Christians! For God judges us on these small things and they can have a huge effect on our destiny “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?” See how it’s not a question of amount we are entrusted with but how faithful we are with it. True riches here are a matter of kingdom value, the spirit and ultimately eternity. By not being trustworthy, we risk in effect not fulfilling the tasks that God had prepared for us on this earth and thereby downgrading our reward in heaven. That’s how important our financial dealings are to God. And yet the obverse is again like Malachi – what a blessing we will get when we are trustworthy in this way!

One mistake that its easy to make is to compartmentalise our lives, to be honest on Sunday but less trustworthy on Monday, perhaps thereby perhaps gaining a good reputation at work as a wheeler dealer. Thinking God can’t see us at all times. Like the agents selling subprime loans to poor people in the US, knowing in their hearts they couldn’t repay. They were well rewarded at the time, but what did God think of it? It’s this risk of compartmentalisation that Jesus is warning the Pharisees about “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.” Yes, we are called on to be trustworthy at all times.

Let’s just remind ourselves that our approach to money affects our relationship with God. If we are not trustworthy with money, it shows that we are allowing it to be our master. The way we act proves the way we are. Whose servant are we? Again “we cannot serve God and money”, or as the message says “God and the bank”.

So I hope in the end you have found this parable as deep and enlightening as I have. Jesus is a subtle storyteller. His parables, as Wayne told us a few weeks ago, are like a long stick that prods us as we balance on a fence. The fence between being asleep at the wheel with our money and alertly budgeting and seeking to steward it well – more on the money course. The fence between being criminally generous with other people’s money and generosity to the poor with the wealth God has given us, be it large or small. And the fence between being untrustworthy with our money – and others – and valuing our relationship with God above all else, not letting money get in the way! The choice is ours – let’s make sure we all fall the right way!