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## THE PARABLE OF THE DISHONEST MANAGER

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### Part 66 of Luke's Gospel: Investigating the Man Who Is God

Pastor Mark Driscoll | Luke 16:1-13 | March 13, 2011

*Luke 16:1-13*

<sup>1</sup> 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. <sup>2</sup> 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.' <sup>3</sup> 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. <sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.' <sup>5</sup> So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' <sup>6</sup> He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' <sup>7</sup> 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.' <sup>8</sup> 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. <sup>9</sup> 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.

<sup>10</sup> "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. <sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? <sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own? <sup>13</sup> 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."

### THE DISHONEST STEWARD

Have you ever been fired from a job? Don't raise your hand, but have you ever been fired from a job? Did you know it was coming, that feeling in your stomach? "They're gonna come in and tell me to pack up my stuff and leave." And maybe it wasn't a wrongful termination. They came in and said, "You're fired." You're like, "Yeah, I kind of expected that." "Are you gonna sue?" "Uh, no. I didn't really show up to this job. I did download a lot of things on the Internet and appreciate all the free time you gave me. I had some fantastic rounds of Solitaire on the company's time." And you got fired and you deserved it and you knew it was coming, but then there's that panic that starts to set in. "What am I going to do now? 'Cause my next employer's probably going to call my former employer for a reference. What have I done? How am I going to feed my family? How am I going to pay my bills? What am I going to do?"

If you've felt that, experienced that, the parable today is real similar. Jesus is telling a parable, which is a little story that communicates a big truth, about a guy who was getting fired and he deserved it and he knew it. Now, let me just say in advance this is perhaps the most difficult, complicated parable that Jesus tells in all of the Bible. So you can disagree with my interpretation and next week I might disagree with my interpretation, okay?

So let me lower your expectations and you'll have a lot to think about and talk about with your family, friends, community group because one guy rips another guy off and Jesus says, "That guy was onto something," the guy who ripped the other guy off. And if you read previously in this book, it says things like, "Don't steal." And so it gets a little confusing when Jesus is like, "That guy who stole, that was awesome." And it seems like that's what Jesus is saying. So you can argue over this in your community group, but now that I've lowered your expectations, we'll read beginning in Luke 16:1-8.

"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 an indie rocker who types for a living.' 'I'm not strong enough to dig.''" It's in the Greek. "And I am ashamed to beg. I have decided what to do, so that when I am 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, and 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.'" There's a 50% and a 20% discount. "The master commended the dishonest manager for his shrewdness."

So the story is this: There's a really rich man. Maybe he owns a company, a business, something of that sort or kind. And so he has a money manager. This would be his accountant, his CPA, his bookkeeper. This would be the kind of person who's overseeing the retirement portfolio, the real estate

portfolio, the investment accounts. This is the person who's your bill payer, bookkeeper. This is the individual who oversees your retirement and your pension and your college fund for your kids and makes sure you're getting the most out of your money and a good return on investment. Perhaps they're involved in his business as well, looking at the income, looking at the expenses, making sure that prudent decisions are being made. And all of a sudden, this rich man hears that his money manager is not doing a good job. We're not given any indication that he's been stealing or a thief. He's just not been doing a good job. He's not been saving his boss money. He's not been investing his boss' money well.

So the boss decides, "I need a full accounting. I need an audit." So he brings in an external auditor. Every company should do this. We need to run our own audits individually on our own budgets. Every year at Mars Hill, we run a big audit. We pay an external firm, they come in, comb through all the books, policies, procedures, and dollars, and give us an external, objective accounting. You can get our annual report on your way out or at marshill.com. And so he calls for this same kind of accounting. He says, "I want to get to the bottom of this and I want to see exactly what's going on with my finances."

And the manager realizes he's in trouble. He's really not done a good job. And it dawns on him, "Once I get fired, I'm not going to get another job. They're going to call my boss, he's not going to give me a good reference. Furthermore," as he said, "I'm a skinny little guy. I can't go get a job as a logger. I can barely carry a backpack. You know, and I'm too proud to beg, so what am I going to do?"

And for the first time, he comes up with a pretty clever idea. It's wicked, but clever. And the wicked, clever idea is, "Since I'm still legally employed by my master and I still represent him legally in business transactions, a lot of people owe him money, I'll get on the phone and start giving them discounts and cancel their debt. And as I cancel their debt to him, he's going to lose money, but somebody's going to give me a job and look after me."

So he gets on the phone. This would be like you having run up significant debt. Maybe you're upside down on your mortgage or you've got a massive school debt or car loan or credit card debt. You got a call from the lender and they said, "You know, we were thinking about it. We decided today is your lucky day. We're going to give you a discount." "Really?" "How about 50 cents on the dollar? We cancel half your debt, you send a check today." That'd be a miracle bigger than walking on water. You would say, "That's fantastic. And to whom am I speaking?" "Oh, you're speaking to Tim. And by the way, I'm looking for a job," right?

So Tim here is real shrewd and clever with his idea. We don't know exactly how much money this cost because the Bible here is talking about commodities, not necessarily straight dollars, but one commentator says that this is canceling the debt that is equivalent to the average wage of the average worker. So to make some sort of modern comparison, this could be \$50,000 of debt canceled, at least in one of these occasions. That's a massive debt cancellation, would you not agree? Imagine you had \$100,000 on a credit card and the company took \$50,000 off.

And the Bible says that his boss, the rich man, he was impressed by how shrewd this guy was. He thought to himself, "He's never really shown much ambition or creativity, but the wicked idea, that was a pretty good idea for him."

## GOOD AND BAD STEWARDS

And the point here is this: that there are good and bad stewards. And we're all stewards. The question is whether or not we're a good or a bad steward. The Bible here in this translation uses the word "manager." Some of your translations will use the word "steward." The word "steward" is a very significant, important word for a Christian. The Bible says elsewhere that we are to be stewards of God's grace. A steward is one who takes what belongs to another and then wisely distributes it.

So, in the story, everything belongs to the rich man and the money manager, the steward, is to oversee the investing, spending, saving, tithing of the rich man's money. In the same way, ultimately, everything belongs to God. He made it, he owns it, it's his. It's all his. And he entrusts some to each of us to be a steward, to spend it on things we need, to save some for a rainy day, to give to the purposes of God and the gospel, to help those who are poor and needy with generosity and grace, to make investments for our future.

And the question is, have we been a good or a bad steward? That's the question. Do you have a retirement account? Do you have life insurance? Do you have disability insurance? Do you have college funds for your children? Do you have plans for the worst-case scenario? Do you understand how to make money, how to spend money, how to save money, how to invest money, how to track money? Do you know how to negotiate a deal? Do you know how to read the fine print? Do you know how to shop for a bargain? All of that is inclusive in this big category of being a steward. A steward. Some stewards are good, some stewards are bad.

And what Jesus is doing here, he's giving a positive lesson from a negative example. And the point here is this. Even people who sin have something to teach us. That's the big idea. And for some of you who say, "Well, I thought Jesus would only use a positive example to teach a positive story," sometimes a negative example can also teach a positive lesson.

So, for example, if you want to have a good marriage, don't just learn from everyone with a good marriage. Some people have bad marriages. They have things to teach as well. If you want someone who has really walked with God to teach you, that's great. Also get to know a few people who have really messed up their walk with God because they have things to teach you as well. You need to learn from those who are successful in business and finance, and also those who have made some tragic mistakes because, if we're humble, everyone has something to teach us, positive and negative. And even if it's a negative lesson, it's an important lesson nonetheless.

And so here the bad steward does have the capacity to make some creative decisions and the Bible says that his boss was impressed with his shrewdness, with his cleverness, even though it was in sin. Had this man demonstrated that kind of shrewdness and cleverness while an employee, he

wouldn't have ended up getting fired. And so he demonstrated this kind of ambition too late.

## **A KINGLY, PRIESTLY, AND PROPHETIC VIEW OF MONEY**

The story continues. Jesus explains this a bit more clearly. Luke 16, the second half of verse 8 and verse 9. "For the sons of this world," those are non-Christians, "are more shrewd," that's an important word, "in dealing with their own generation than the sons of light." Those are the Christians. "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."

Jesus, we like to say here at Mars Hill, is a prophet, priest, and king. The Bible reveals him in these three roles. As king, he builds a kingdom, he organizes, he administers, he stewards wisely and well. As a priest, he loves, encourages, intercedes, forgives, and befriends. As a prophet, he preaches, teaches, proclaims the truth with great boldness and passion. And we believe, based upon the teaching of the Bible and Protestant historical orthodoxy, that as Jesus is king and priest and prophet, so we too as Christians are to grow as kings and priests and prophets. And as leaders, it is incumbent on us to have teams that represent kings and priests and prophets. And here Jesus is going to give us a kingly, a priestly, and a prophetic view of money.

### **BE SHREWD STEWARDS**

His kingly view of money is this, that Christians need to be shrewd in their business dealings. Some of you, this will shock you. Jesus says to be shrewd. As there is wealth, possessions, influence, and opportunity, he says that sadly oftentimes it is the Christians who are naive, who don't understand how to make money, how to save money, how to invest money, how to spend money, how to negotiate a deal, how to read the fine print. And the result is we always lose when it comes to finances and wealth. And he says that we need to learn to be shrewd. Not sinful, but shrewd. One of the duties of a steward is to be shrewd, is to be shrewd.

So I'll ask it again. Are you shrewd? Do you know how to make money? Do you know how to save money? Do you know how to spend money? Do you know how to invest money? Are you thinking generationally, like Proverbs, to leave an inheritance for your children's children?

Some of you say, "I don't know if you're aware of this, Pastor Mark. We're sort of in an economic downturn." This is the perfect time to learn these lessons. When times are hard, we tend to be more motivated to learn how to be a shrewd steward. When times are going well, there doesn't seem to be that sense of urgency.

All right, we just came out of a season where people were putting rims on their rims, right? 'Cause they didn't know what to do with all their extra money. And now we're in a place where many of you are in debt, your equity in your home is diminished, you're upside down, unemployment is up, underemployment is way up, times are tough, things are hard, people are discouraged. It's the perfect time to learn how to be shrewd.

It's like Joseph in Genesis. When there were fat years, he set aside for the lean years. We just had the fat years and nobody set aside for the lean years. Now that we're in the lean years, we need to learn shrewd stewardship, because if we just got more money and we didn't get more wisdom, we would repeat the same problem. God loves us. God is good. And if and when things turn around, just getting more money will not help. We need more wisdom so that we can be shrewd stewards.

And I'll be honest with you, as a new Christian, this was really hard for me and it's something I'm learning. I didn't grow up in money. You know, my family was poor. I didn't know how to negotiate a deal. I used to go buy a car and I wouldn't even haggle for price 'cause I felt bad. I didn't like to negotiate. "How much do you want for the car? Okay." I'm sure they were laughing. What he's saying is, "Hey, you're a Christian. If the non-Christians are gonna negotiate the price of the sale, feel free to negotiate the price of the sale. That's just the way that business works."

Early on in Mars Hill, I didn't like to talk about money. We didn't even collect an offering. Didn't know what to say about finances because I only read part of what the Bible said. "Money is the root of all kinds of evil." And I thought that meant money was evil. Money's not evil. The love of money's evil. Money's a tool or an idol. It depends on what you do with it. "Don't be greedy." Okay. But it doesn't say, "Be foolish. Don't negotiate. Get ripped off." It says to be a shrewd steward.

How many of you, because you're Christians, you don't even like contracts? You don't like attorneys, you don't like CPAs, you don't like to negotiate a deal. Some of the worst decisions I've seen by Christians are when they go into business together and they don't negotiate the deal and they don't write a legal contract. You need to. Some people say, "Well, we're both Christians. We love each other. We both love God." Oh, we'll see in a year if you still feel that way. Right?

I've seen a lot of Christian friendships damaged because of the lack of a contract on a business matter. I've seen whole churches embroiled in controversy. I've seen families split over a business that they were all invested and involved in. They didn't negotiate the deal, they didn't have the job descriptions, they didn't have the performance reviews, they didn't do it professionally, they didn't bring in an attorney, they didn't sign contracts, and as a result, someone felt like they got ripped off and it led to contention and conflict. Don't be like that. Some of you who are priests, you will think that anything that is kingly is unholy. It's not. It's not. Being a shrewd steward is as holy as being a prayer warrior. It's just the stewardship of a different aspect of your life.

### **MAKE FRIENDS THROUGH WEALTH**

So Jesus says to us, as a king, "Be a shrewd steward. Be a shrewd steward." As a priest then, he says, "Use your money to love people." It sounds crazy. Jesus says, "Spend money so that people will be your friend." That's exactly what he says. It sounds odd, right? And you know what? It works. How many of you have noticed that? You ever met someone who's really generous and lonely? Answer: no. "Why are they alone? How come no one

hangs out with them? Why do they have no friends?" "Oh, they're too generous and people just hate that. People hate that kind of generosity. It repels them."

And so Jesus is saying here, as a priest, he says to make friends through wealth. That's exactly what he says. And here is what we're doing when we're generous toward people. And see, again, some of you will hear, "Oh, Pastor Mark says to make as much money as we can." I'm not saying that. I'm not saying to sin or be greedy, but I'm saying to be a shrewd steward. And when you get your money, it may not be to increase your standard of living. It may be to increase your standard of giving. It may be so that you could be more generous to more people. And in so doing, be friendly. Proverbs says, "If you want friends, you got to be friendly." One of the ways we're friendly is by being generous.

And oftentimes non-Christians, they don't want us to hammer them with our beliefs and they think that we're all crooked and in it for the money. And if we come to non-Christians seeking to make these kinds of eternal friendships that Jesus is speaking of and we begin with generosity, you know what happens? It confuses people. "You saw that my car broke down and you're my neighbor and you walked over to my house and you asked me if I needed a car and you said I could borrow yours. Huh, that was interesting."

The single mom that you meet and you find out she's down on her luck and times are hard and you start giving her grocery money or helping her with her rent and she says, "Why do you do that?" Say, "You know what? Ultimately, everything I have belongs to God. My God's a loving God, he's a gracious God, and I'm a steward. So he gives things not just to me, but through me. And he wanted me to help you and to tell you that he really loves you and he's concerned for you." "Oh, well, who is that?" "Well, his name is Jesus. He's a giver." The whole theology of the Bible is that he gives salvation. He gives us this word "grace." And God's whole relationship toward us is one of grace, where he gives generously and he gives lavishly and he gives gladly and God so loved the world he gave his only Son, the greatest gift of all.

It's a different take on evangelism, isn't it? As opposed to knock on their door and they open it up, "You're going to hell!" You're not going to get the same kind of response, right? You're not going to get the same kind of response.

I grew up in a home—I'll honor my mom today. She goes to Mars Hill and I love her. My mom, growing up, we were very poor, but she was very generous. My dad hung sheetrock till he broke his back and he's at Mars Hill as well. And we were a poor family in a poor neighborhood, but I was one of the only kids that had a dad. And my dad worked really hard to feed five kids. And we didn't have much, but my mom was very generous.

I can still remember going to Sears surplus to buy one coat every winter that would fit 'cause you got one winter coat and my mom would look for the sale and she was a good steward and we didn't have much. She stretched it out and she'd buy extra coats. And I'd ask, "Mom, why do you buy extra coats?" "Well, 'cause some of the kids in the neighborhood, Marky," she still calls me Marky—you can't do that. "Marky, when the kids come over, some of these kids don't have coats and their moms don't have any money and they don't have a dad. So I buy extra coats to give them a coat." So we'd have extra coats hanging in our closet.

And when the kids would come over in the winter, 'cause my mom set up our house like the community center where everybody'd come and hang out so she'd keep an eye on us, she had extra coats and extra shoes and extra baseball gloves and extra food. And she would give. I saw that in my mom. It was beautiful. To this day, grown men, women who lived in our neighborhood thirty years ago, when I'm over visiting, will still come knock on my parents' door just to visit Mrs. Driscoll. Because she loved 'em by being generous.

### **BECAUSE WEALTH WILL FAIL**

What Jesus is saying is, as a king, be a shrewd steward so that, as a priest, you can be a generous giver. Isn't that good? That's really beautiful. And then he speaks to us as a prophet and he gives us the theological motivation. He says, "Regarding wealth, when it fails," not if, all right? You watch TV. Every night on the news, "We can't believe it. Unemployment's up. Incomes are down. Debt is high. Hope is low. The real estate market has not yet bottomed out," and it's not. If you want to buy a home, it may be worth your while to wait a year or more, that's what they say. People are freaking out, "I can't believe it. I can't believe it." Jesus says, "When it fails." Not if. When.

For some, wealth fails in this life. For all, wealth fails at the end of this life. You know the old adage and it's true, you can't take it with you. You can't. You and I will stand before God on the other side of this life and there is nothing we can bring to earn salvation. There's nothing we can pay to receive salvation. It's nothing we give, it's something we receive, it's a gift that God gives through the person and in the work and the death, burial, resurrection of the Son of God, the Lord Jesus Christ. We leave this world with nothing. That's what he's saying.

And sometimes we're so shortsighted in our thinking that we don't realize that this life is an opportunity to love people and to serve God, and one day we'll stand before him. And what we wear in heaven will be a gift and where we live in heaven will be a gift and what we eat in heaven will be a gift and the kingdom of God is nothing but a series of gifts, nothing that we brought with us, but everything that God gives graciously, generously, lavishly.

So he says, "Knowing that wealth is going to fail, use it. Don't worship it." And many are now feeling this pain. Wealth has failed. I'll give you one example. I've got a whole chapter on stewardship in the book *Doctrine* that I got to write with my friend, Dr. Gerry Breshears. And I'll pull a section out for you. As an example of Jesus' principle that wealth does fail.

In 1928 some of the planet's most wealthy people met at the Edgewater Beach Hotel in Chicago. Those in attendance were the president of the largest utility company, the greatest wheat speculator, the president of the New York Stock Exchange, a member of the presidential cabinet, the greatest bear in Wall Street, the president of the Bank of International Settlements, and the head of the world's greatest monopoly. A short twenty-five years later, these were their fates. Charles Schwab, who has been president of the largest steel company, lived on borrowed money the last five years of his life and died broke. Arthur Cutten went from being the greatest wheat

speculator to dying broke. Richard Whitney, the former president of the New York Stock Exchange, served a term in a Sing Sing prison. Albert Fall, who had served as a member on the president's cabinet, was granted a pardon that enabled him to die at home. Jesse Livermore, who had been Wall Street's greatest bear, committed suicide. Leon Fraser, who had served as the president of the Bank of International Settlements, committed suicide. Ivan Krueger, who had been head of the world's greatest monopoly, committed suicide.

When wealth fails. Wealth is a wonderful tool and a horrible god. Wealth is a wonderful tool to serve the real God and it is a horrible false god. So Jesus says, "Be a shrewd steward who loves people and makes eternal friendships through generosity, a demonstration of grace, and don't put all your hope in your wealth because it will fail you in this life and it will fail you at the end of this life."

And we don't believe that. That's why Jesus talks about money 25 percent of the time. Jesus talks about money often. He talks about money clearly. He talks about money continually. And he says that our money, our treasure, reveals our heart. When you drive your car, you've got gauges on your dash, speed, RPMs, temperature, gas, and such. One of the dashes that Jesus puts on our life to reveal our heart, 'cause sometimes we don't know what's going on in our heart, so we look for indicators, one of those key indicators of our heart is our wealth. Your treasure goes to where your heart is.

So Jesus just keeps looking at the financial dashboard of our life, asking us to consider, "Am I a good steward? Am I a shrewd steward?" Am I or am I not? And if I'm not a shrewd steward, it means that my relationship with wealth is unhappy, unholy, unhealthy. So there needs to be correction, repentance, learning, and work.

For some of you who don't have a biblical theology of money and you're not a shrewd steward, yeah, there are guys like Dave Ramsey or Christians with biblical principles. I've read his stuff, I really like it. It's simple, it's clean. I would encourage you to use it. Pastor Jamie's book, *Money*, it's a great tool. We give it away. It's free. You can afford a copy, all right? It's just taking biblical principles and working it out with practical applications.

Are you a shrewd steward who is able to love others financially? And do you understand that in time, invariably, eventually, your wealth will fail you? And some of you haven't considered this because you don't think that you will make a lot of money. The truth is, some of you are going to make a lot of money. Many people in Mars Hill are young, starting their careers, starting their business, things are hard right now. If and when it turns around, I assure you of this, some people in Mars Hill will be flourishing. There are some very skilled, very talented, very competent, very capable people here. And you may make a great deal of money, but if you don't have corresponding wisdom as a shrewd steward, you'll just make the same kinds of mistakes that others have made before you.

## YOU CANNOT SERVE GOD AND MONEY

Jesus continues, Luke 16:10-13, "One who is faithful in a very little," and the context here is money, "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?" Here's the big idea. It's a worship issue. "No servant can serve," that's the language of worship, "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." Here's the verse you underline in your Bible. "You cannot serve God and money."

You cannot serve God and money. You have to pick a God, the real God or the false god. And I know it says on our money, "In God We Trust." It should say, "In This God We Trust." And you've got to pick which God you worship. And you worship by serving, giving, of yourself and your life. And so what happens is Jesus couldn't be more clear. Serve God, not money. The way this breaks down is there are two polarizing teams within Christianity regarding wealth. We'll call them poverty theology and prosperity theology. We don't hold either.

Prosperity theology goes to certain people in the Bible who love God and were rich. "Well, Job after his suffering, he became rich. Abraham was eventually blessed of God, became rich. King David, loved God, was rich. Solomon, loved God, was rich. See, the people who love God, they're rich. They're rich. So the more you love God, the richer he wants you to be." And so prosperity theology teaches that the more holy you are, the more wealth you'll accrue.

This becomes very popular for people who are desperate because they're upside down financially. This has now been exported to the second and third world. It's false teaching and they wrongly think, "Oh, if I become a Christian, I get rich like all the Americans." So we've exported this false teaching and it's grievous.

Prosperity theology is a theology of not loving God, but using God to get your real god, which is wealth. So I can manipulate the real God to give me the god that I care most about, the god of money. "So God, I'll tithe, but I'll just claim this promise here that if I give you a little, you've got to give me a lot." And again, it may be that God wants us to be good stewards not so that we can increase our standard of living, but so that we can increase our standard of giving. He just told us to seek to be shrewd stewards so that we could lovingly be generous toward and help more people. Prosperity theology's wrong. It's a Ponzi scheme where we use God to get money, which means our ultimate goal is to worship money.

So in reaction and sometimes overreaction to that, there's poverty theology. Poverty theology goes to the Bible and says, "The love of money is the root of all kinds of evil. Don't be greedy, don't covet your neighbor's stuff. Be content. Godliness with contentment is great gain." It says, "See? Money's bad. We shouldn't learn how to make money. We shouldn't learn how to spend money. If we get some money, we should just get rid of it as quick as we can because it's dirty and we just—we don't know what to do with it." And it sounds pious and it sounds holy, but it comes out of an ancient Christian error called asceticism, which is the less you have, the closer to God you are.

You're not closer to God if you have a lot of stuff. You're not closer to God if you have no stuff. You can't get any closer to God than the grace of Jesus. It's not about what you have, it's about who he is. So both fall into the same error, thinking that somehow their stuff mediates between them and God, that more stuff brings God closer or less stuff brings God closer. No, Jesus is the one who brings God near. He is God.

Poverty theology can sound very spiritual. "I don't make money. I don't negotiate deals. I don't sign contracts. I don't like CPAs. I don't know what a limited liability corporation is. I don't know what a charitable remainder trust is. I don't figure out taxes and how to save money because I'm holy."

Jesus told us holiness equals shrewd steward, not poverty theology, not prosperity theology, shrewd stewardship. Shrewd stewardship. So some of you need to repent of poverty theology, some of you need to repent of prosperity theology and we've all got something to learn to become shrewd stewards. That's the big idea.

Do you have a plan for yourself? Do you have a plan for your family? Do you have a plan for your kids? Do you have a plan for your grandkids? All right, a wise man leaves an inheritance for his children's children. And the truth is you can be holy and rich and you can be holy and poor, right?

Let's use Jesus as an example. Everybody says, "Jesus was poor." He was, for about thirty-three years. Before that, where did Jesus live? Heaven. It's a pretty fantastic zip code. I've never been there, but the brochures are compelling. Streets lined with gold? That's pretty fantastic. You have so much extra gold you pave with it? That's pretty fantastic. So Jesus was and is eternally God, living in heaven, surrounded in riches. And the Bible says, Paul says to the Corinthians, "For our sake, though he was rich, he became," what? "Poor." So he's born in a barn. He's laid in a manger. He's raised by a blue-collar construction worker dad who's working-class poor in a small town. Their home was probably about the same size as a parking stall where we place a vehicle. His mom was a teenager. He worked with his dad as a carpenter. He was poor. During his earthly ministry, he was couch surfing at friends' houses and he didn't have a regular income and he missed a few meals and he was broke. He went to the cross. He died in our place for our sins as our savior. He canceled, paid our debt to God. Our entire spiritual debt is paid in total by Jesus Christ. He rose from death, he ascended back into heaven. And right now? It's pretty fantastic. He's in his heavenly kingdom. All right, I mean, heaven makes Dubai look like Detroit. That's my big idea. It's really nice.

So Jesus was both rich and poor, so it can't be that poor is better than rich or rich is better than poor. Shrewd stewardship by both the rich and poor is what God requires. Because you can be a bad steward and poor. I grew up in a poor neighborhood. People going to payday loan companies and getting exorbitant interest, buying all their furniture at a crazy monthly rate from some scam outfit, people getting into debt on credit cards and not understanding their escalating rates, right?

You can be a poor college kid and not a shrewd steward. What's the first thing that happens? You're on a college campus, you're walking to class, they've got a big booth out. Somebody cute is there and they ask you, "Hey, do you want a Frisbee?" "Yes, I would love a Frisbee! I went to college so I could throw a Frisbee around. How much does the Frisbee cost?" "It's free!" "You're kidding, it's free?" If you read the fine print, it's not free. It's a billion-dollar Frisbee because as soon as you buy pizza, it's 20,000% interest and if you miss a payment they quadruple it. And if you miss another payment, they come and take your liver. That's what it all says in the fine print. You're like, "Oh, I'd love a Frisbee!" So you can be a bad steward and be poor.

You can be a bad steward and rich. You can blow your money. You can be upside down. You can be extended beyond your means. It's not about rich and poor. It's about shrewd stewardship.

And here's what happens in our world. The poor blame the rich and the rich blame the poor. So today the poor will say, "It's corporate greed. It's all the guys in suits. It's the crooked accounting. It's the trickle-down economics. It's all the fat cats. They ruined everything." And then the rich say, "The poor are lazy. They keep having babies out of wedlock. They didn't read books. They don't read, they don't learn, they didn't study. They don't have a plan and they're just killing us with all the welfare and social services and us having to carry them."

And depending upon what political talk radio station you tune into, these are your options. The rich blame the poor. The poor blame the rich. Nobody calls in and says, "It's my fault. I apologize. I was not a shrewd steward. I bought stuff I couldn't afford. I didn't work hard at my job. I didn't give to the poor. I didn't give to God. I didn't save for a rainy day. It's my fault. I ask you all to forgive me." Nobody says that.

It's not about the poor. It's not about the rich. It's about being a shrewd steward whether you are rich or poor. And the key is to worship God, not money. That's Jesus' big idea. To be a shrewd steward, you worship God, not money. So you don't worship money as a god, you worship God with your money.

## DO YOU SERVE GOD OR MONEY?

So here's what we're going to do. I'm going to ask you some questions. You can think about these, pray about these, talk about these with one another, your family or community group. And since Jesus says to worship God, not money, and he uses the word "serve" as the word for worship, here's a question. Do you serve or worship God or money?

So here's my first question. To whom do you compare yourself financially? This is important stuff. The Bible says godliness with contentment is great gain. The Bible says do not covet your neighbor's stuff. The truth is, your neighbor's probably in massive debt for the car they drive, so don't covet their car. Pray for them and they're probably in trouble. To whom do you compare yourself?

See, only recently are we able to see the lifestyles of the most wealthy. So how many of you have seen *MTV Cribs*? It's crazy, right? I mean, it's insane. It's like, "That guy has a pool in his closet," all right? That's amazing, right? All right, I saw this when I was on my way to Haiti. There was this

private gated community. We stopped in Orlando, that's where I was, and then we were going to catch a flight to Haiti for the one-year anniversary. And somebody picked us up and took us out for dinner in their gated community. And it happened to be where Tiger Woods and Shaquille O'Neal and some other guys live. So we drove by the tree where Tiger Woods backed his car into and I said, "Sir, can I—" I just met this guy, "Can I please get out and just take a quick photo next to the tree for Facebook because that'd be awesome?" He's like, "No, you can't, there are rules." "Okay, sorry."

And we drove by Shaquille O'Neal's house and we went through like half a tank of gas just driving by Shaquille O'Neal's house. This thing was big. Sixty-four thousand square foot house. Sixty-four thousand square feet! That's as big as Mars Hill Ballard and Mars Hill UW buildings combined. We were talking about it earlier today and one of the guys said, "Well, he's big." He's not that big. He's not that big. You know, you can live in a house and then when you see someone else's house, all of a sudden where you used to be content, now you're discontent.

And it was a parallel universe when I got on a plane and a few hours later I landed in Haiti. There's fifty thousand people homeless, living in the park underneath a tent, singing songs to Jesus at night because he's all they have. For the handful whose houses are still intact, it's cinder block walls, a couple hundred square feet, one room.

So here's what can happen. You and I can totally lose perspective. Because see, when we watch *MTV Cribs*, we then read the Bible and say, "Yeah, when it's talking about the rich, it's talking about those guys. When it's talking about the poor, it's talking about me." And then if we look globally and historically at how most people live and how they have lived, we read the Bible differently. We say, "Oh, when it talks about the rich, it's talking about me. When it's talking about the poor, it's talking about them." It changes our perspective, allows us to use money and not worship money. It allows us to be generous and not greedy.

I'll tell you something that was a life-changing experience for me. It happened last November with my dad. It's the coolest thing in the world seeing your dad become a Christian. I became a Christian, my dad became a Christian. I got to baptize my dad in the Jordan River. He goes to Mars Hill. It's really cool, I'm a Christian son and now I got a Christian dad. That's how good God has been to me.

And we're Irish. We were O'Driscoll until we dropped the O. And I had an opportunity to go preach in Dublin and Belfast in Ireland. So I said, "Hey, Dad, do you want to go with me? Kind of a father-son trip, go back to the home country and see what we can learn." So it was great. So I took my dad and we went to Ireland and we traced, as much as we were able, our family history and story. I'll share it with you. It was a revelation in my life. It's really been clarifying.

We are a people, the O'Driscolls, who came from County Cork in southern Ireland near the Harbor of Baltimore. For hundreds of years that we could tell, we ruled as warrior kings, which is awesome. And we had, that I can find, at least at this point, a dozen different castles, fortified homes that we held. There's still one there near Baltimore, the O'Driscoll castle. We went there and saw it and they got the little plaque out front. And across the street is the O'Driscoll restaurant and then down the street is the O'Driscoll real estate company and this guy drives by in a van that was O'Driscoll repairs. I was like, "This is all us right here. Here's where we are."

And what would happen is, if the Catholics were in power, they would forbid the Protestants from owning land and basically having children. And then when the Protestants took over, they did the same things to the Catholics. So the blowup in Belfast and the conflict and the troubles and all of that had been going on for a long time. So we ruled for a long time and then a new government came in and we were immediately thrown into poverty and made peasants. We lost our land. We could no longer own land or a home. It was bad, we were flat broke. We had to decide what to do.

Somehow we decided to become—I'm not making this up—pirates. I don't know if we, like a committee came together, "Hmm, dairy farmer? I motion we become pirates!" "I second the motion!" You know, like—and we became pirates. So then when ships would pass through Baltimore Harbor, we would row out and take them. That was our thing. See, some of you think, "He's rough." Look at all the sanctification that's happened in my life.

We were especially good at robbing ships filled with liquor. That was our specialty. This is true. I can document all this historically. So we would row out and seize whole ships filled with liquor. We robbed one whole ship filled with wine and it touched off a bit of an international incident. That country that had sent it actually then sent militia to take Irish men and enslave them as punitive damages for the O'Driscolls stealing all their wine, all right? Ahh! The kids are like, "Dad, tell us about our family!" "Uh, all right, go get an eye patch and I'll explain this." You know?

So this continues until the famine that lasted from about 1845 to about 1850. And at that time, the population of Ireland was about 8 million people. And during the great famine, 1.25 million people died, and 1.5 million people left. The country has never recovered. Today, the population is still lower than it was at the end of the famine. So there are more of us Irishmen living outside of Ireland than in Ireland by a lot.

At this time, people were so destitute, poor, and desperate that they would actually commit crimes to get arrested, to be put in jail, to have a roof over their head and food in their stomach. We visited these prisons in Dublin. Some people would seek boarding in these large safe homes, the equivalent of kind of first-generation homeless shelters. And typhoid spread like crazy and people died in great numbers.

One of the people who died—now you can't get all the records for this because in Dublin there was a riot and they burned the building down years ago and the records were destroyed. But insofar as we can ascertain, my great-great-grandmother starved to death, okay? So I'm sitting in Ireland with my dad, realizing that the reason, in the providence of God, I planted a church in Seattle instead of Dublin is because my great-great-grandmother starved to death.

And so my great-great-grandfather, James, at the age of forty-five, around 1849 or 1850, he made a long walk, it probably took a long time, up to a port which eventually was the last port of call for the Titanic and he got on something called a coffin ship. They called it a coffin ship because everybody

died on these ships. These were ships built for cargo, not for people. There were no bathrooms, no fresh air, no sleeping quarters, no food, water, nothing. People packed into the hull of a ship built for cargo. It was all they could afford. And they would get sick and they would die en-route and many died because it was a seven-week sailing in a coffin ship to get to Manhattan.

So my great-great-grandfather, James, he sailed with his son, Dennis, and his brother for seven weeks. He left everything behind after he buried my great-great-grandmother. He landed in New York, somehow got separated from his brother, never saw him again. He had a hard time finding work, destitute poor, starting over at age forty-five. That's how we got to the U.S. He heard that there was land up in Ontario, Canada, and it was basically free if you could get there and homestead it, so he and his son Dennis ventured up to Ontario, Canada. It wasn't a great piece of land, but they clearcut it, built a house, started farming, raising cattle, doing dairy, starting over. He married a woman considerably younger than him. They went on to have five sons and adopted one daughter.

At the age of seventy, my great-great-grandfather, James, he and his wife, because she didn't want to live there anymore, they moved down to Grand Forks, North Dakota, at the age of seventy. He clearcut another piece of land, built a home, created a farm at seventy. That's where my dad was born. That's where I was born.

The way we got to this country is my great-great-grandmother starved to death. I was sitting in Ireland with my dad, looking at the grace of God on our life. And the way we got to Seattle was my mom and dad married young, got pregnant with me. There wasn't work in town and so they came to Seattle because my dad needed a laborer's job. And like I told you, he hung sheetrock till he broke his back.

And I tell this story to you, and I've told this story to my kids, and I tell this story to myself, to remind myself of the grace of God in my life. If I compare myself to *MTV Cribs*, I'll be very discontent. If I compare myself to my great-great-grandfather, I'll be filled with thankfulness. I would encourage you to possibly even trace the history of your own family. Most of us are immigrants and we got here because of similar circumstances. Some of us are only a few generations removed from starvation. And now the biggest problem we have is obesity. First question, to whom do you compare yourself financially?

Number two, do you worship your money or worship with your money? If you worship your money, you're going to be greedy, you're going to be stingy, you're not going to be generous. If you worship with your money, you're going to seek to be a shrewd steward and a generous giver.

Number three, how do you worship or serve money in a sinful way? When Jesus uses the word "serve," that's the word for worship. Some of you work too much. You know why? You worship money. Some of you take all your work on vacation. You know why? You worship money. Some of you ignore your family on your day off because you worship money. It's not a sin to make money. It's not a sin to invest money. It's not a sin to steward money. It's a sin to worship money. It's a heart issue. How are you serving money as if it were a god?

Number four, what deep idols fuel your worship of money? Tim Keller, who's a very helpful Bible teacher and a really good guy, he's helped me a lot over the years. In a book, he talks about surface idols and deep idols, and we see the surface idol like money, but under that there's usually a deep idol. So to just go at you and say, "Hey, get rid of your surface idol," if we don't deal with the deep idol, we're not really pulling it up by the root.

Some deep idols include status. It looks like you worship money, but some of you worship status. You have to live in that neighborhood. You have to have a certain kind of house. You have to drive a certain kind of car. You need to wear a certain kind of clothes. You need to have somebody's name on your underwear. It then shows the world, "I'm significant. I'm accomplished. I'm achieved." It's not a sin to have nice things. But if the underlying root motivation of the heart is status rather than that you're saved by the grace of God, you're made in the image and likeness of God, and your dignity, value, and worth comes from the grace of God, then you have an idol.

As well, comfort. Some of you worship comfort. And it looks like you worship money, but you really worship comfort. You want your life to be easy. You want to be able to kick back. You don't want to be inconvenienced. And if you make enough money, your life can be comfortable. But when Jesus says to pick up our cross and follow him, he's not saying it's gonna be comfortable. To be a disciple of Jesus includes being uncomfortable and inconvenienced.

For some, it is security. Have you ever heard of someone, and these stories pop up on the news occasionally, they lived a miser's life and then they left millions of dollars upon their death. And people are just floored. Why would they do that? Why would they drive a beater car and wear threadbare clothes and eat a simple diet and then leave millions of dollars? Because they worship security. For them, money serves the deep idol. "If hard times come, I could pay for it. If I get sick, I could pay for it. If my family disowns me, I could take care of myself." The deep idol's security.

For some, it's fame. Everyone knows you, everyone loves you, you're glorified, and the money allows you to hold a certain status, to be a part of this club, that group, access to these events, your name included among these people. This is what fuels our entire celebrity culture.

And lastly, beauty is one other of many potential deep idol examples. You ever wonder why a young woman marries a dirty, old man? Her root idol is beauty. "Well, if I marry him, I can get my hair done. I can get cosmetic surgery. I can get a wardrobe stylist. I can wear designer gowns. I can hire a personal trainer. I can be beautiful. And I worship beauty. And so money becomes the means by which I feed my deep idol." It's not a sin to be beautiful. The Bible says that Sarah was beautiful. But when it's the deep idol, we then use money to worship our idol. And that's where it becomes a sin. And Jesus says you can only worship God or money.

Last few questions. Number five, how do you define yourself by what you have and consume? See, and this is where having the right car and wearing the right clothes and presenting yourself in the right way, it's very important. It's not a sin to drive a nice car. It's not a sin to wear good clothes. But



here's the big idea. Your identity is that God made you and he redeemed you and he saved you and he loved you. And if you're trying to create for yourself an identity that you purchased, it's a false identity that doesn't go with you at the end of this life. You are more than what you wear. You are more than what you eat. You are more than what you drive. You are more than where you live.

Number six, how has money enslaved you? The Bible says that the borrower is slave to the lender. How many of you are in slavery right now? You can't quit your job, get another job, go on a mission trip, give generously to God's purposes, bring your wife home from work to start a family, send your kids to private school. Why? Because you've got so much school debt, car debt, credit card debt, upside-down-on-the-mortgage house debt, you didn't have a plan, you didn't have disability insurance, you got sick, you weren't knowing what you were doing, and all of a sudden now you are in shackles and years of your life and thousands of hours of your existence are not your own. Somebody owns you. Some of you say, "Well, what do I do?" You need to get out and sometimes this takes a while. This takes financial coaching. This takes repentance. This takes work.

Number seven, if Jesus set your budget, what would be different? 'Cause, see, again, if we're a steward, ultimately Jesus is the one who should set our budget. It's his wealth. It's our stewardship. Okay? And I'll be honest with you, I hear that and I talked to Gracie about it today, "Yes, if we actually let Jesus set our budget, some things would be different in our spending. Absolutely." So we have corrections to make as well. But if you say, "Hey, it's my money," you're already in trouble. You say, "It's his money, my stewardship. Jesus, how do you want me to spend your money?" That's a very different question, isn't it? "Jesus, how do you want me to spend your money?" That's a very different question than, "What do I want to do with my money?"

And lastly, why is Jesus a better god than money? And do you actually believe Jesus is a better god than money? See, in money we're looking for an identity. Jesus gives us an identity. We're looking for security. I'll tell you this, Jesus is the only one that gives security. He's particularly the only one who gives security when this life ends. Some of you want comfort. Jesus is the only one who truly comforts. Jesus is a better god than money. He's a God who's a giver, not a taker. He's generous, not greedy. He pays our debt to God, spiritually speaking, and he's willing to work with us and love us and serve us and forgive us, to even help us get out of our financial slavery and to escape the twin traps of prosperity theology and poverty theology and live as shrewd stewards who then also teach our children and our children's children not to just get wealth, but to get wisdom. So do you know Jesus and has he paid your debt of sin?

Father God, I pray for us as a people, individually and collectively. Lord Jesus, thank you that you talk about money a lot because it's the source of a lot of our problems. And Lord Jesus, we confess that some of us have had a poverty theology, some of us have had a prosperity theology. Some of us have not been good stewards. Some of us are learning the hard way. Lord Jesus, thank you that you forgive us of our spiritual debts and you give us wisdom and grace to work through our financial debts. And God, I do believe that in this church there will be people who make a lot. I pray that they would use it not to just increase their standard of living, but their standard of giving, that God, they would be shrewd stewards and generous givers who worship you and not money. In Jesus' name, amen.

*[End of Audio]*

*Note: This sermon transcript has been edited for readability.*