

**Stories with a Purpose:  
The Parables of Jesus**

**"The Shrewd Manager"**

Luke 16:1-15

--CEFC 2/17/19; 6/7/09; 12/16/90

*Topic: Money; stewardship*

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We evangelical Bible-believing Christians have a strong tradition  
of recognizing that certain things presented to us in life  
carry with them inherent dangers.

We are rightly very wary of **alcohol**, for example--  
we are conscious of the clear warnings of Scripture--  
**Proverbs 20:1--"Wine is a mocker and beer a brawler;  
whoever is led astray by them is not wise."**

There is a deceptive and enticing quality about strong drink--  
**Prov. 23:31,32--"Do not gaze at wine when it is red,  
when it sparkles in the cup,  
when it goes down smoothly!  
In the end it bites like a snake  
and poisons like a viper."**

Beware of alcohol, we say.

And many in our Evangelical tradition are so aware  
of the social damage that the excessive use of alcohol can cause  
that they have urged **total abstinence** as the only wise course.

That view is not biblically mandated;

I believe there is Christian freedom in this area,  
though certainly any form of drunkenness is clearly wrong,  
and, I would say, any consumption of alcohol must be done with great caution  
because it diminishes our judgment  
and it can easily become a crutch and even a cruel master.

For that reason, it is **illegal** for young people, and rightly so,  
because for them, **good judgment** is too often in such short supply.

Yes, beware of alcohol.

And then of course, there is **sex outside of marriage**—

Now that's playing with fire!

"Watch out for the ravenous wolves," we tell our daughters,  
"Beware of the seductive advances of the temptress," we tell our sons.

"My son, pay attention to my wisdom," the wise father of Proverbs writes.

"the lips of an adulteress drip honey,  
and her speech is smoother than oil;  
but in the end she is bitter as gall,  
sharp as a double-edged sword." (5:3,4)  
"with persuasive words she will lead you astray;

she seduces with smooth talk. ...  
but "Her house is a highway to the grave,  
leading down to the chambers of death." (7:21,27)

Be wary of wine and women,  
alcohol and sex--  
don't get sucked into a situation of compromise--  
we know we can get burned.  
We have all seen the tragic consequences of those who do--  
lives destroyed, families torn apart.  
Handle with care.

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As I said, we have a strong tradition against such things--  
and Christians often give them a great deal of attention.

But when you come to the teaching of our Lord Jesus--  
it was not alcohol or sex that took center stage  
among his areas of concern--  
it was money.

It may surprise you when I say that apart from the Kingdom of God,  
money seems to have Jesus' favorite subject--

By one count, 16 of his 38 parables were concerned  
with how to handle money and possessions.  
Some say that as many as one verse in ten in the Gospels  
deals with this topic.

Jesus' warnings and exhortations on the subject are vehement and constant,  
scattered throughout the Gospels--  
"Woe to you who are rich" (Lk 6:24)  
"Do not lay up for yourselves treasures on earth" (Mt 6:19)  
"It is easier for a camel to go through the eye of a needle,  
than for a rich man to enter the kingdom of God." (Mt. 19:24)  
"Sell your possessions and give to the poor." (Lk 12:32)  
"He who does not give up all his possessions cannot be my disciple" (Lk. 14:33).  
"Give to everyone who asks you," (Lk 6:30)  
"Watch out! Be on your guard against all kinds of greed;  
a man's life does not consist in the abundance of his possessions." (Lk 12:15)

And this morning we read these words from Lk 16:13--  
"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."

This is but a sample of Jesus' teaching on the subject--  
and arguably in every case he speaks of money in a negative way--  
it is something to beware of.

to avoid, to renounce, to give away.  
He talked about money about the same way  
that many Christians I know talk about alcohol.

We warn each other of the dangers of many things,  
but in my experience, compared to Jesus  
we are almost silent on the dangers of money.

Why is that?  
Did the love of money pose a more difficult problem  
to the predominantly rural population of Palestine in the first century,  
than it does to us today in the most affluent culture  
in the history of the world?  
How could that possibly be?!

I think Jesus spoke of the dangers of money in the way that he did  
because he realized in a way that we don't

I. that money is a power that demands our allegiance.

I don't believe we think of it in those terms.

We think of money as morally neutral--  
merely as an economic means of exchange--nothing more.  
We believe that its moral nature simply depends upon our attitude toward it.

But when I read the words of Jesus,  
I think he would say that we are as naive as we are foolish.

Money is inherently "deceitful," Jesus would say (cf. Mt 13:22).

As a part of this fallen world,  
money has an alluring power to it that seduces us,  
it seizes us, and draws us to itself, seeking to dominate us.

Notice in v. 13 of our passage--

"**You cannot serve God and Money**--  
Jesus used the Aramaic word "Mammon," which Luke carries into his Greek text.  
The word means "money," or "wealth,"  
and it always carries strongly negative connotations.  
In the context here, it seems to be personified--  
In fact, in my version the word "Money" is capitalized.  
It poses as a rival god, vying for our devotion.

In vv. 9 and 11, it is called "worldly wealth--  
but more literally it is "unrighteous mammon--  
It is described that way not because it was obtained by unjust means,  
but because of some essential property within it  
which in this fallen world stands in opposition to the kingdom of God.

Just consider the ways that money takes on the characteristics of a god--

•It promises to give us security--

That's what gods do, don't they—

"Worship me, and I will protect you."

Money in the bank drives away worry.

All you need to do is buy more life insurance, health insurance, disability insurance,  
or liability insurance and then you can rest secure.

With money we can face the future without fear.

- Money promises us success and significance—

"Worship me and you will prosper."

Money is the very measure of success, isn't it?

As on the PGA tour, so in the corporate board rooms--  
he who makes the most money wins.

One's net worth is a measure of one's real worth.

Money gives us significance.

- Money provides power—Don't we refer to the "almighty" dollar?

money opens doors,  
money provides access,  
money gets things done.

You don't need to pray when you can pay.

- And money offers freedom—

Money gives choices, opportunities, alternatives—  
the means to do what you want to do,  
and to go where you want to go.

With money you can be self-sufficient, independent, autonomous.

Isn't that what we all want?

- And to top it all off, money promises happiness—

Even those who know that that's not true,  
still want to the chance to prove it for themselves.

If only I had more money!

Money is like a god--

offering security, success, power, freedom, and happiness.

We discover its usefulness, and gradually come to revere it--

making all kinds of sacrifices to it

in the hopes of obtaining the security and prosperity and happiness  
that we believe it can give us.

We sacrifice our families, our health, even our integrity to this god--

living in fear of its power to harm us if we don't do what it requires.

You know, we even seek its advice and guidance when important decisions are made,  
as we buy the biggest or the best we can afford,

rather than simply what we need.

Make no mistake about it, it is money that dictates our decisions.

Yes, money is a god we fear--

We dare not forgo homage to this would-be deity.

Advertisers dangle their latest products before our eyes  
seeking to entice us, with a kind of materialistic pornography,  
so that we become addicted to wanting more and more and more.

The deceitfulness of riches--  
the power of money, seeking to allure us into its domination.  
It's like that golden ring in Tolkein's trilogy, *The Lord of the Ring*--  
Just gaze at it a little too long, and it's gotcha!

I think, only this understanding explains Jesus' vehement words  
of exhortation and warning.

Money is dangerous!  
It can destroy lives,  
it can devastate marriages,  
it can divide churches.

Money ought to come with a label--  
"This may be damaging to your spiritual health.  
Handle with care." /  
Whether you have much or little means nothing--  
Money desires your total devotion.  
Jesus says to us all—**Beware!**  
You better know what you are dealing with here.

The values of the Kingdom are different from the values of this world—  
Jesus' parables speak to that difference over and over again.

they were concerned with how they looked in the eyes of other people  
and not how they looked in the eyes of God.

They justified themselves, they found their own value  
in the way they were perceived by others.

They didn't grasp the radical difference  
between the kingdom of man and the kingdom of God.

Jesus says it bluntly, "**What is highly valued among men is detestable in God's sight.**"

**"Wake up!"** Jesus is saying, before it's too late.

The love of money can be addictive;

it can capture your heart and make you its slave.

Your love of money can keep you from being welcomed into eternal dwellings.

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Money—so how are we to deal with it?

Some try total abstinence--

taking vows of poverty and retreating into the monastery.

But that is but a physical solution to a problem that is also an issue of the heart.

Some try merely spiritual solutions--

in their hearts denying the power of money in their lives,  
but with no change in their lifestyle,

that is, in the way they actually use their money.

That is, at best, only a half-way measure,  
and, at worst, just a hypocritical self-delusion.

As we work backwards looking at Jesus' teaching in Luke 16,

I want you to see the way Jesus wants us to combat the power of money

so that our hearts would be drawn to the kingdom he brings.

Jesus wants us to be shrewd in our use of money

so that we can gain true riches.

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So look at v.12--

**"if you have not been trustworthy with someone else's property,  
who will give you property of your own?"**

**"someone else's property"**--

that's the way Jesus views the things that we own--

it is "someone else's property"--and that "someone else" is God.

## **II. We must understand that Our Money Belongs to God.**

**"Everything under heaven belongs to me,"** says the Lord (Job 41:11)

**"The earth is the Lord's, and everything in it."** (Ps. 24:1)

In our democratic society with its emphasis on individual property rights  
we find this hard to grasp.

But the Bible makes it clear--  
we are but stewards, caretakers, managers, of what truly belongs to God.

This includes everything--  
Tithing, or giving a tenth of what we earn to the Lord's work, is a good idea.  
I highly recommend it.

It's an excellent place to begin as a spiritual discipline in our lives.  
But tithing does have one danger--  
that is, that we may think that if we give 10% to the Lord,  
then the other 90% is ours to do with however we please.

Not so--

100% belongs to him whether we give it to the church or not.

We ought to have stamped on everything we own--

"Given by God,  
owned by God,  
to be used for the purposes of God."<sup>1</sup>

Surely, one of his purposes in giving us his riches is to supply our needs,  
but we must be constantly asking God,  
"How much is enough to meet my needs?"  
"What else do you want me to do with what you give?"

It all belongs to him.

There's something spiritually enriching in this understanding.  
For one thing it frees us up from constant worry and anxiety  
about the things we own.

We do what we can to rightly preserve and maintain and invest  
the things that have been entrusted to us,  
but we can know that they are ultimately in much bigger hands than ours--  
hands that are far more protective than even All-State.  
And if the Lord chooses to take them away,  
he knows what he's doing better than we do.

When John Wesley heard that his home had been destroyed by fire,  
he exclaimed,  
"The Lord's house has burned.  
One less responsibility for me."

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And there's another benefit--  
recognizing that it all belongs to God helps us  
to appreciate his gracious provision and presence in our lives.

It's as if we're staying in a friend's house, borrowing a friend's possessions--

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<sup>1</sup>So Foster.

The house we live in is his house,  
the car we drive is his car--  
every time we look around, we are reminded of that friend.  
These are his things entrusted to our care.

My son Cameron, a budding lawyer,  
came home one day after taking a course on property law with some fun facts.  
He told us about something called "adverse possession."  
If your neighbor has a field and he's not using it,  
and you extend your fence to include some of his property,  
and use that land, and he doesn't say anything about it,  
after about twenty years, that land becomes yours,  
by the rule of adverse possession.  
This is more commonly known as "squatter's rights."

Isn't that what we do with God—  
we use his property,  
and if he doesn't say anything about it,  
we think that it's ours outright.  
But God doesn't abide by the law of adverse possession—  
in his world, squatters have no rights.  
Everything is his, and it always remains his—no matter what.

We are but stewards of what belongs to God.

How do we affirm and develop this attitude?—  
By cultivating a sense of thanksgiving.  
Our thanksgiving is a way of recognizing who this stuff really belongs to.  
As Richard Foster writes—  
"When we have a spirit of thanksgiving we can hold all things lightly.  
We receive:  
we do not grab.  
And when it is time to let go,  
we do so freely.  
We are not owners, only stewards."<sup>2</sup>

We must think how the Lord would want us to use  
the things entrusted to us.

Let's be clear about this—  
All that we have truly belongs to God—we are but stewards of what is his.

Psychiatrist Karl Menninger once asked one wealthy patient,  
"What on earth are you going to do with all that money?"  
The patient replied, "Just worry about it, I suppose!"  
Dr Menninger went on,  
"Well, do you get that much pleasure out of worrying about it?"

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<sup>2</sup>Challenge, p. 49

"No," responded the patient, "but I get such terror  
when I think of giving some of it to somebody."<sup>3</sup>

Is that how you want to live?

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That leads to the next principle Jesus gives us in our passage--  
found in vv. 10,11--

III. Jesus would have us know  
that God uses our money to test our hearts—  
He wants to see how we will handle it.

"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 is handling worldly wealth,  
who will trust you with true riches?"**

All the circumstances in our lives are used by God as tests of our character--  
and how we do with the smaller tasks  
determines whether we are fit for larger ones.

And notice what God considers one of the very little things--  
our money.

Our money is a small matter as far as God is concerned.

Money is way down on the divine scale of values.

It pales into insignificance compared to the true riches--  
the riches of his kingdom--  
the treasure of a godly character,  
the wealth of a heart tuned to know and love God.

In his eyes, how much money we have is just a little thing.

It can't give us security or significance or power or freedom or happiness—  
that's all a lie!

That must make you think twice when you are tempted to  
stretch the rules so that you can make that big deal;  
or fudge a bit so that you can save on your income tax,  
or distort the truth just so that you can get  
a better price on EBay.

Is it worth it?

Money is such a small matter in God's eyes.

Is it worth squandering your integrity before God,

just to get a few lousy bucks?

Is it worth forfeiting the opportunity to gain true riches

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<sup>3</sup>Cited in Foster, *Challenge*, p. 43.

just because you won't give up a little money?

Our money is such a little thing,  
and yet it speaks volumes about our hearts.  
**"Where your treasure is,**  
**there will your heart be also."**

Again, that's what makes money so dangerous--  
it wants our hearts--it wants to rule us.  
We must **be alert** to what is happening to us,  
because it creeps up on us like a silent, slithering snake,  
and then it bites us.

That's why, as Richard Foster suggests,<sup>4</sup>  
we must make every effort  
of both **inward attitude and outward action**  
to **dethrone** money in our lives.

We must say 'no' to this idol,  
we must refuse to worship at its altar,  
we must defile Money's sacred character.

For undoubtedly it is sacred in our society--  
and for our own spiritual health we must find ways to **defame** it  
and **defile** it  
and **trample** it under our feet.

Let me give you an illustration, which some of you have seen before--  
Consider this \$100 bill--

which does **not** come from the **church's** treasury by the way.  
How can I demonstrate that it has no **power** over me?  
How can I show that it is not my **god**--  
that I do not **fear** its force in my life?

Well, I could yell at it, laugh at it, or even spit on it.  
How about if I just wad it up and **throw it away!**  
How is that?!

We've got to find ways to **free ourselves** from the idolatry of money.

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For God uses money to test our hearts--  
what is your god?

And God uses money to **test us in the church**--

Do we show deference and favoritism toward those who are more wealthy?  
The **political parties** may grant special favors to their big givers,  
but that practice should never be allowed in the church.

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<sup>4</sup>Challenge, pp. 60,61

Only a very few people in our church know who has given what,  
and I'm not one of them.

In the world, money brings power and prestige--  
but in the church, money should mean nothing.

Every day the Lord is testing our heart with money.  
We must be alert.

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Are you still thinking about that \$100 bill over there?

There is a real power to that piece of paper, isn't there?

I thought about even being more dramatic by tearing it into small pieces  
or even burning it.

But I decided against it--

I decided against it on the strength of our last point--  
the point that emerges from this rather unusual story Jesus told  
about a Shrewd Manager.

The parable itself is fairly simple--

There was a wealthy man, probably a landowner.

He gets word that his business manager, his CFO, has been squandering his funds,  
so he calls him to account and gives him his pink slip--  
he informs him that he's fired.

Well, the manager takes stock of his options

and realizes that none look too good.

He wasn't strong enough for manual labor,  
and he was too proud to beg.

But he has a brilliant idea—

v. 4—"I know what I'll do so that, when I lose my job here,  
people will welcome me into their houses.'

Before anyone realizes that he's being fired,

he will call his employer's debtors in and give them a break in their bill.

These would be the tenant farmers who had agreed

to a certain volume of produce that they had to turn over to the landowner  
at the end of the harvest.

He tells them to take the contract and change the figure they owed by as much as 50%.

They may well have assumed that the owner had approved these reductions,  
but undoubtedly the manager would have made it appear  
that he was the one who deserved the credit for this generosity,  
thus ensuring their goodwill when he was out of a job.

Who says money can't buy friends.

What the manager did was obviously wrong;  
it was fraud.

But when the owner found out what had happened, what was he to do?

He might have been receiving accolades in the whole town  
for his great generosity.

So was he going to take it back?

He would be shamed.

Maybe he thought about it for a moment,

then shook his head, and just smiled.

"What a shrewd scheme!" he thought.

He'd been had—

but perhaps in the eyes of the town, he'd come out the better for it.

Yes, it was fraud,

but all the same, it was ingenious fraud--

and the owner commended the manager for acting so astutely.

But what is difficult about this parable is that Jesus seems to use immoral behavior  
to teach a spiritual lesson.

But let's not press the parable beyond its point--

Jesus isn't condoning the man's actions—

he is described in v. 8 as a "dishonest" manager.

"There is all the difference in the world," as one commentator has observed,  
"between 'I applaud the dishonest steward because he acted cleverly',  
and 'I applaud the clever steward because he acted dishonestly.'"<sup>5</sup>

Jesus is just praising this man's shrewd wisdom—  
his judicious sagacity,  
his "street smarts."

He understood how things work in this world.

Jesus wants to urge his followers to use the same wits and wisdom

in dealing with another world—

that kingdom he keeps talking about.

v. 8—"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."

In a crisis, this manager—certainly, "**a person of this world**"—

realized that his best interests would be served

by getting on the good side of his neighbors.

He was going to need some friends,

so he shrewdly used his worldly wealth to gain them.

Well, shouldn't we—as "**people of the light**"—be just as astute in recognizing  
that before we are called to account and must face our moment of crisis,  
we had better do what we can to please God?

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<sup>5</sup> T. W. Manson, *The Savings of Jesus*, p. 292; cited in Edwards p. 454.

He's the friend we need!

If the men of this world can use wealth for their selfish ends,  
shouldn't God's people be able to use it  
for the good purposes of God's kingdom?

Beware, Jesus says, and **be wise!**

Beware--this is worldly wealth you're dealing with--  
the mammon of unrighteousness--  
it is dangerous, like dynamite--we are not safe until we realize this.

But like dynamite, this worldly wealth can be used for good.

So **be wise**—

Rather than running from it,  
we are to take it and use it for God's kingdom.

Money is to be captured, subdued, and invested in greater goals.

That, you see, is why I didn't burn that \$100 bill-- [go get it]  
I can invest this unrighteous Mammon in heavenly things--  
I can give it away.

Giving money away is one of the most profaning acts you can do with it--  
money is all about possessing  
and acquiring  
and amassing one's fortune.

Giving is in direct opposition to that--  
it is an affront to all that money stands for.  
It insults it, and blasphemes it.

Giving renounces the power of money over us.

By giving it away we discover a freedom from money's grasp  
that we could enjoy in no other way,  
and, at the same time, we can invest in God's purposes--  
in showing love,  
in meeting a need,  
in building up the body of Christ,  
in spreading the gospel.

The Christian has the high calling of using money  
without serving money,  
for you can only have one master.

And the key question is "Who is calling the shots in your life?"  
Who or what is on the throne of your life?

De-throning money doesn't save us.  
it simply allows us to enthrone our rightful King.

It is Christ—the Christ of the gospel—who saves us.  
He is the one who died for our sin  
and rose again and is now Lord of all.  
But Christ can only save us when we acknowledge who he is—  
and put our trust in him to save us  
and not in anything else—  
and certainly not our money.  
You cannot serve both God and Money.

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Jesus had a lot more to say on this subject of money.  
But we've seen enough to say that there is something wrong  
when there is no difference in the way we as Christians,  
as followers of Christ,  
spend our money compared to what we see in the world around us.  
In this area, we have a magnificent opportunity to live distinctive lives  
that show forth the light of Christ.

Yet, we too easily say, it's all a matter of one's attitude--  
in my heart God owns all my possessions;  
in my heart they don't mean that much to me.  
I have to believe that the Lord would want to see some action--  
Take money off the throne.  
For your own spiritual health,  
trust God and find some way to give more of it away.

Please don't think that I'm preaching at you.  
These are words that convict my own heart as well.

For our use of money can be a reflection of our real grasp of the gospel--  
The Apostle Paul speaks of this in his letter to the Corinthians  
when he is encouraging them to contribute to the offering  
for the poor in Jerusalem.

Jesus is our example--  
2 Cor. 8:9—"For you know the grace of our Lord Jesus Christ,  
that though he was rich, yet for your sakes he became poor,  
so that you through his poverty might become rich."

Or as Jesus put it, "**Freely you have received; freely give**" (Mt. 10:8).  
Do you grasp the far greater riches that come to us—the wonderful treasure—  
that "pearl of great price"—  
that comes to us in knowing God in Jesus Christ?

You can't out-give God--  
There are great returns on any heavenly investment.  
Invest in a CD, you get 1 1/2%;  
Invest in the kingdom, and you get to know God.

Beware of the power of money,

and be wise in your use of it.

Jesus talks a lot about money  
because money is a rival god who must be dethroned  
if he is to be Lord in our lives.

If we are to enter into the kingdom he came to bring,  
we can't be possessed by our possessions.  
we've got to let go of our tight grip on our stuff,  
and open our hands to receive the gift of forgiveness and new life  
which his death and resurrection secured.

That's why it is so hard for a rich man to enter into that kingdom.

Martin Luther said there are three conversions necessary:  
the conversion of the heart,  
the conversion of the mind,  
and the conversion of the wallet.

He is no fool who gives up what he cannot keep,  
to gain what he cannot lose.

Who will enter the Kingdom of God?  
Jesus says, the one who serves God and not money.

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Prayer—

Lord, search our hearts—  
how have we allowed our money, our possessions,  
to become the true treasure of our hearts?  
How have we become devoted to them as a master in our lives,  
so that we are ruled by their demands?

Lord, may we hear your words,  
and by your power seek true freedom from bondage to this false god.  
Give us the courage to stand up this idol and to blaspheme and defile it  
by holding what we have lightly,  
as stewards of what belongs to you.

Help us to resist the pressures of this world  
to worship at the altar of unrighteous Mammon.

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**Stories with a Purpose:**  
**The Parables of Jesus**

**"The Shrewd Manager"**  
Luke 16:1-15

The use of money is a necessary but dangerous part of life. Jesus wants to warn of its dangers and to encourage its wise use. In our passage this morning, he offers an intriguing story and some wise words that give us four important principles to help us use money rightly.

**I. The love of money cuts us off from God's love (vv. 14,15)—**  
**Wake up!**

**I. Money is a power that demands our allegiance (v. 13)—**  
**Beware!**

**II. Our money belongs to God (v. 12)—**  
**Be clear!**

**III. Our use of money tests our hearts (vv. 10,11)—**  
**Be alert!**

**IV. We must give an account  
for the way we use our money (vv. 1-9)—**  
**Be wise!**

Sermon Response:

**"The Shrewd Manager"**  
Luke 16:1-15

- Why does Jesus so often speak in negative ways about money? How is money like a power that seduces us? How is it like a god that promises salvation and that demands our allegiance? How do you see that in your own life?
- What difference would it make to you if you really believed that all that you own really belongs to God? What does it mean to be a steward of God's property? How would this mindset be beneficial to you? How can thanksgiving foster this way of thinking?
- How can you dethrone the power of money in your life? How can you guard your heart in this area?
- What are some ways that you can be shrewd in your use of money"? How can you "**use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.**"