

The Strength of Shrewdness

Building Core Strength

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Bible Text: Luke 16:1-17

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Well, how many of you enjoy doing some sort of crossword puzzle or brain teaser? You like those kind of things? Back in the olden days we used to do these. Anybody remember that? That is called a puzzle. Back when dinosaurs walked the earth, we actually did those together as a family and we liked having our minds stretched. There are some people still like doing a crossword puzzle. I imagine for some people even in this room that is part of your morning routine, isn't it. You have that out. You have your cup of coffee. That is just the way your life is. You like a puzzle. You like your brain being stretched.

Then there were these things. Do you remember these? Rubik's cubes. Do people still play with those? And there was a period of time where people were just walking down the road messing with those kind of things. they had them on their key chains all that sort of thing, just as liking a puzzle.

Or some of you like doing these kind of puzzles, sodokus and that is just a part of your life. You like to be stretched. Then there is now all sorts of online variations, word with friends and so many of them I wouldn't have any idea what they are. But the whole point is stretching your mind, seeing if you can solve the puzzle using the brain that the Lord gave you to figure something out. And I doubt that anybody would want to do that all the time, but on occasion it is enjoyable. It keeps you fresh. It keeps you sharp, because you are being challenged to unlock the solution of the puzzle.

Well, let me ask you this. Is God's Word ever like that? Is it? Does the Lord ever give us passages of Scripture that are purposeful puzzles? In some cases stories that just make us scratch our heads or express surprise at the ending? No question about that. Many times what the Bible says is markedly different than what we would have expected and that is on purpose. There is a purposeful shock factor built in to what God's Word says or does.

Imagine having never read the Bible or never hearing anything about the crucifixion story at all. So you are just reading along in the gospel for the very first time and you come to the point of reading, oh, and the tomb is empty. If you had no prior instruction in biblical truth would it be fair to say that that was a rather dramatic twist in the plot? Absolutely. And so there are times when in the Scripture there are puzzles that stretch our mind.

Now I want to balance that. I want to be careful there. So let me talk about that from the other side of the perspective for a moment. We do believe in the perspicuity of Scripture. And what that means is that God's Word is clear in statement and expression. It is easily understood. It is lucid. That is tied, by the way, to the doctrine of the priesthood of the believer, that once you trust Christ as Savior and Lord you are a priest. You don't have to go through somebody else in order to get to God. You don't go through me or through any other human agent, because you now have the Holy Spirit resident inside of you and the Holy Spirit helps you understand his Word, in part, because it is clear.

And that is why 1 John would say, "As for you, the anointing which you received from him abides in you and you have—here it is—no need for anyone else to teach you."

Now don't take that too far. You say, "Well, then why do we need you?"

Well, we have to balance out our understanding of Scripture with other places that would say the pastors are, well, incredibly valuable and important, but anyway, the point of that is the Bible is not so obscure, so indiscernible that you can't understand its central message apart from somebody else's intervention or instruction. And, frankly, some rather bad things have happened in Church history when the leaders told people they couldn't read the Bible or they couldn't study or interpret the Bible on their own, but leaders would be in charge of force feeding the congregation their own interpretations.

That is why a tandem doctrine to the priesthood of the believer, that is you are an individual priest now that you have come to Christ and you have the Holy Spirit resident inside of you, is also called individual soul liberty, believing that God gives every person the right and the responsibility to study the Scripture on their own and then live by that interpretation. Well, that would be impossible if the Bible was beyond comprehension for common people like you and me.

In fact, you may remember this particular passage in the book of Acts where Paul actually commends a group of people because they studied the Word of God on their own. This is Acts 17:10.

The brethren immediately sent Paul and Silas away by night to Berea, and when they arrived, they went into the synagogue of the Jews. Now these were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily to see whether these things were so.¹

Paul is saying that these individuals checked me out. And they listened to what I had to say, but they didn't just take it for granted I was right. They actually compared what I had to say to the Word of God. Well, that would not be possible were it not for the fundamental clarity of Scripture.

¹¹ Acts 17:10.

Now having said that, I hope I have balanced that off enough, but let's come back to the matter of there are certainly many places in the Bible that still are like a puzzle. For example, Peter said this about the writings of Paul. He said:

“Therefore, beloved, since you look for these things, be diligent to be found by Him in peace, spotless and blameless, and regard the patience of our Lord as salvation; just as also our beloved brother Paul...”²

So Peter is talking about Paul and listen to what he says.

“...according to the wisdom given him, wrote to you, as also in all his letters, speaking in them of these things, in which are some things hard to understand, which the untaught and unstable distort, as they do also the rest of the Scriptures, to their own destruction.”³

Now why would that be? See on both sides. On the one hand God has designed his Word to be understandable to the common man, so much so that when you have the Holy Spirit resident inside of you, John would say that you don't have need of additional human teachers in order to interpret Bible. Yet on the other hand, even an obviously Spirit filled man like Peter would say of his friend Paul's letters that some of the things that are in there are like puzzles. They are hard to understand.

Why did the Lord design his Word to be that way? And why did the Lord design his Word to include some things that were really tough like a puzzle? Well, one of the answers comes from this very verse. If you are looking for these things—that is where it all started—if you are looking for these things, in other words, if your eyes are locked on eternity, you are going to invest time and effort into discerning hard things, into unlocking the puzzles. In fact, that passage goes on to say this at the end.

“...grow in the grace and knowledge of our Lord and Savior Jesus Christ.”⁴

If you really want to grow—and I know that everybody in the room does. That is why you are here—you are willing to take on some puzzles. You want to be challenged. You want to get to a better place. And so that you are glad that God actually trusts you in giving you some things that are hard.

Another answer. Why are there puzzles, things that are hard to understand in the Bible has to do with God's very character. He said through Isaiah in Isaiah 55:

“‘My thoughts are not your thoughts, Nor are your ways My ways,’ declares the LORD.”⁵

² 2 Peter 3:14-15.

³ 2 Peter 3:15-16.

⁴ 2 Peter 3:18.

⁵ Isaiah 55:8.

Well, if everything that God said was exactly what we would have expected, he wouldn't be much of a God. And so those challenging statements, those puzzles if we really want to unlock them can help us to come to understand him better and hopefully be therefore conformed more to his image.

There is also the issue of how this motivates us to study if there are some puzzles. Paul said to Timothy:

“Be diligent to present yourself approved to God as a workman who does not need to be ashamed, accurately handling the word of truth.”⁶

Well that would only be in the Bible if it is possible to wrongly handle the Word of truth, because it is challenging enough, at least in certain cases, that if you are not diligent you will get it wrong. You have to work at times to unlock the puzzles.

One other possible answer is that it demonstrates how masterful a teacher and story teller our Lord and Savior was and is. I mean, who wants to read a book and you are 100 pages into it and you already know how it is going to end. That is not much of a book. And who wants to watch a movie and you are 10 minutes into it and you say... you looked at whoever you are watching it. I know where this one is going. You want twists. You want things that surprise you and that stretch you. Certainly when it came to the stories that Jesus told there were times when the ending was entirely shocking, a complete puzzle. You would have never seen that one coming.

Now why do you think I am talking to you about this right now? Anybody want to guess? Because the passage that we are talking about this morning in our study of the gospel of Luke, I mean, it fits this description to a T and I think we can have a lot of fun with this text. I think God intended for it to be that way. But also learn a lot of lessons for trying to unlock the puzzle together.

With that in mind open your Bible, please, to Luke chapter 16 this morning. That is on page 60 of the back section of the Bible under the chair in front of you.

I don't think there is any question that when we read this passage together we are going to feel like we are holding a Rubik's cube or a copy of the morning crossword puzzle on our lap or we just logged on to play words with friends. And that is why I am going to take a bit different approach in the way that we break all of this down. After we read, we are going to organize the rest of our time around these three pursuits. First of all, just unraveling the puzzles of the text. I am trying to anticipate what are the questions you would have about what we are about to read. We need to clear those off. And then focusing on Jesus' main theme and Jesus didn't give puzzles just to give puzzles. There was an important point of all of this. He wants to be sure that the shock value grabs your heart. And then, lastly, finding applications for you and me today. What are the take aways for how you and I live?

⁶ 2 Timothy 2:15.

The point of this all is the strength of shrewdness. That is going to come through loud and clear whether there is questions that we have to answer or not.

Luke chapter 16 beginning in verse one.

Now He was also saying to the disciples, "There was a rich man who had a manager, and this manager was reported to him as squandering his possessions. And he called him and said to him, 'What is this I hear about you? Give an accounting of your management, for you can no longer be manager.'

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; I am ashamed to beg. I know what I shall do, so that when I am removed from the management people will welcome me into their homes.'

And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?' And he said, 'A hundred measures of oil.' And 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?' And he said, 'A hundred measures of wheat.' He *said to him, 'Take your bill, and write eighty.'

And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings. He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another's, who will give you that which is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth."

Now the Pharisees, who were lovers of money, were listening to all these things and were scoffing at Him.⁷

We are talking this morning about the strength of shrewdness.

Now I am operating on the assumption that you have got a few questions in your heart about this passage. Would that be true? I thought so. So what I have tried to do is just to anticipate what would be the primary eight questions that every one of us would have

⁷ Luke 16:1-14.

before we could even possibly apply this to our selves. We have got to unlock some of the pieces of this puzzle. I have come up with eight of them. Let's try to knock them off quickly.

First of all, what was or is a steward or a manager? And I realize that if you have been around our church or if you have been round to study the Bible you probably know that one, but for someone who is new to all of this, we need to take a moment and explain that. A steward was a person who was hired by the master of the household to manage a portion of his or her affairs. So, for example, if it was a landowner, there might be a steward of the crops. That person was over that. There might be a steward of the animals. That person was over that. There might be a steward of the meals. That person was responsible to feed all of the rest of the workers, et cetera, et cetera. But the master was entrusting him with some portion of his household or business and the steward in turn could buy, could sell, could trade under the master's authority. And he was expected to make decisions just like he would if the master was present. And there was always this ever present likelihood that the master could return at any time and call him into account.

All of that is obvious right here in this particular passage.

As an aside, by the way, that is why it is so powerful that one of the metaphors that God uses to describe people like you and me, if there has been a definite time in your life where you have trusted Christ as Savior and Lord, he calls you one of his stewards. He has entrusted resources to you time and talent and treasures on behalf of the king. And we are to invest them in such a way that we understand that some day we will give an account.

Now back to the story. What had this steward done? And what was going to happen to him as a result? Well, the passage says the manager was reported to him for squandering his possessions. So he had been a poor steward. He hadn't managed things well. He had wasted them. He squandered them. We don't know exactly how. We don't know exactly when. We don't know exactly why, but apparently this steward, this manager thought he could get away with this. Either he wouldn't be caught or there wouldn't be an account. He was wrong about that. And the passage goes on to say, "You can no longer be the manager." He is going to lose his position.

Now a sideline question, but I think a very important one is: What in the world is this doing in the gospel of Luke? It just kind of comes out of nowhere.

Well, we don't know for sure why Luke humanly speaking organized this particular text at this particular point in the gospel of Luke, but this might help us. We have heard that word squander before. We heard that word squander recently when we were studying the parable last week of the prodigal son. Do you remember that? Just the previous chapter.

"And not many days later, the younger son gathered everything together and went on a journey into a distant country, and there he squandered his estate with loose living."⁸

⁸ Luke 15:13.

And for whatever reason Luke is wanting his friend Theophilus—remember always, this is a letter written to a person—Luke is wanting his friend Theophilus right now to think about the possibility of squandering the resources that God had entrusted to him and being a poor steward. And please tell me you would not want to ever be like that.

Well, what did the manager decide to do? The answer is to go to his master's creditors behind his master's back and reduce their bills, right? It is clear in the text. Jesus is telling the story.

"And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?' And he said, 'A hundred measures of oil.' And 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?' And he said, 'A hundred measures of wheat.' He *said to him, 'Take your bill, and write eighty.'"⁹

The Lord was also very clear about why this man did that. It was laziness and pride. There was nothing benevolent about this at all.

"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.'"¹⁰

He is lazy. Who is not strong enough to dig?

"I am ashamed to beg."¹¹

He is also proud.

And you might say, "You know, Jesus is the one telling this story about this guy who cheated his boss. Was this manager's behavior ethically correct?" What is the answer to that question? And remember why I read the rest of the story. You know the guy is about to be praised. Was Jesus saying that his behavior was ethically correct? Absolutely not. This man was stealing from his employer. He was behaving in an incredibly selfish fashion. There is no way around that. In fact, some commentators get very nervous about this and they try to soften this story and they say that what happened was that the man was going to these individuals and giving them a discount on the commission he was going to earn. So he wasn't stealing from his boss. He was actually just reducing his commission.

That is not at all what happened. He was stealing from his employer. That is why the question was: How much do you owe? Not me in commission. How much do you owe my master? And that is why later in this story he is referred to as the unrighteous

⁹ Luke 16:5-7.

¹⁰ Luke 16:3.

¹¹ Ibid.

manager. So don't try to air brush this or make it something better than it is. This guy was wicked. This guy was evil.

Well, how did the master respond? I mean, that is the kicker in the whole story, isn't it? How did the master respond when he found out that one of his stewards, one of his managers was embezzling from him? Well, what would you have expected? I mean outrage, right? There would have been additional consequences. Not only are you fired. Now you are going to jail.

That is not what happened. Puzzle time.

“And his master praised the unrighteous manager.”¹²

Did I read that correctly?

“And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.”¹³

That is exactly what Jesus is saying in this text. And you can almost picture this master pouring the manager a glass of brandy and handing him a cigar and patting him on the back and saying, “Well, you got me there. I thought you were just incompetent, but all the while you were an embezzler just like me.”

See, don't miss that important phrase in verse eight “in relation to their own kind.” Ha, ha, my boy, it turns out you were smarter than I thought. You are just like me.

Well, what does that tell us then about this master? He was corrupt, too. Everybody in the story so far has been corrupt. In fact, Psalm 49 makes an interesting statement about people like this, unbelieving people who just trust in their wealth and boast in the abundance of their riches. What are they like? Later in that Psalm it says this. It says:

“Do not be afraid when a man becomes rich, When the glory of his house is increased; For when he dies he will carry nothing away.”¹⁴

It that is what his life was all about, that is all he gets.

“His glory will not descend after him. Though while he lives he congratulates himself...”¹⁵

Even if he receive the wealth in an dishonest fashion, just like these two guys, the master praised him.

¹² Luke 16:8.

¹³ Ibid.

¹⁴ Psalm 49:16-17.

¹⁵ Psalm 49:17-18.

“Though while he lives he congratulates himself — And though men praise you when you do well for yourself ...”¹⁶

If it is all just about you and if it is gotten through dishonest gain, it might sound good right now, but it is not going to be later. That is what is happening in this text. They trusted in their wealth and they had this moment of congratulating themselves for the way that they had acted.

Now one more clarifying concept or we won't be able to apply this very well. Why does the passage continually refer to money as unrighteous wealth? We know from other places in the Bible that money is not inherently evil, right? It is the love of money that is inherently evil, but why this description repeatedly in the text? It is probably because of what we read later, the Pharisees who loved money. And as a result they believed and taught that having material possessions was a sign of spirituality. Therefore the best thing you could ever do would be to hoard it for yourself and to flaunt it for whatever praise you could derive today.

Now hopefully that at least addresses some of those outlying questions, but we haven't thought about the main theme. What is it that is being commended here? Are we supposed to steal from our employers? Is that the point of the text? And so all God's people are going to go out this week and because you want to be praised by your master you are going to steal from your employer? Are we supposed to embezzle? Are we supposed to commit fraud? Well, all that brings up a very important point we made last week about the nature of parables. Remember. When you are studying the Bible you have to ask yourself what kind of literature is this. What is the genre that we are actually studying? And for a parable there is always going to be a central theme, a central lesson. But whenever you try to take all the other ancillary details and make contemporary application you will get it wrong, because you forgot about the kind of literature you are studying. There is one primary theme. And what is it? It is the issue of shrewdness.

Jesus told you this story to shock you in order to be in a position of commending the issue of shrewdness.

“And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.”¹⁷

Now if you are thinking right now—and I hope you are letting the Word of God do its work in your heart—you ought to be asking a question. Am I shrewd?

Jesus said that one of the problems with his people is that unbelieving people are more shrewd in relation to their own kind than us, that the sons of light. So the question before the house for you is: Are you a shrewd person? How would you answer that question.

¹⁶ Psalm 49:18.

¹⁷ Luke 16:8.

And I realize I might say, “I am not sure I even like that question. I am not really sure I like the word shrewd.”

Well, welcome to Jesus did. And welcome to there is a lesson here. So let’s talk what does it mean to be shrewd? Well, it is even just look at it in English. Here is the dictionary definition for shrewd. You tell me what you think Jesus was talking about. Evil. Do you think that is it? Do you think Jesus wanted you to be more evil? Probably not. How about bad. Do you think that is it? Probably not. More mischievous. Is that it? How about more shrewish, whatever that means?

Well, here is a different definition, though, keen witted. Ah, clever, sharp in practical affairs, astute, keen, piercing or sharp. And obviously what Christ was talking about in this text and what he is talking to you and me about right now is the matter of being shrewd, the matter of being keen witted, clever, sharp in practical affairs, astute.

Now don’t miss this, because the passage actually helps us with that definition, because it tells us shrewd people make decisions with an eye on the future. That is the emphasis here, what this man did that was shrewd. I know what I shall do when I am removed from the management. Then people will welcome me into their homes.

Now if you don’t understand this, you will not be able to apply what we are talking about well. Think about this. A shrewd, unbelieving person says, “How can I invest my resources now in a way the will serve me most in the future?”

And Jesus said, “Sadly, some unbelieving people are more focused on the future...” There it is. “...than the people of God.”

See, your view ought to be a lot longer than that. Followers of Christ should be among the shrewdest people on earth, because we have eternal issues in mind and the way we steward everything from the perspective of shrewdness is focusing that investment on eternity. That sets up the argument of the text. Invest your financial resources with an eye on eternity.

Now you talk about puzzles. What is this verse telling us? Jesus speaking:

“And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.”¹⁸

What? Jesus is saying that to you today. After a parable that ought to shock the fire out of you about the importance of shrewdness Jesus himself applies it with that.

“And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.”¹⁹

¹⁸ Luke 16:9.

¹⁹ Ibid.

What? Well, let's unlock the puzzle. Stop fussing. Well, let's unlock the puzzle. Think about the last phrase.

“...they will receive you into the eternal dwellings.”²⁰

Well, who has got the power to do that? Who has the ability to do that? There is only one person who has the ability to do that? Who is that? That is the God of heaven and earth. That is the point of this. You are investing your financial resources, along with everything else in a way that is laying up treasure in heaven just like Jesus said in the Sermon on the Mount. And that certainly doesn't mean that you are earning your way to heaven by what you do with anything, but when you come to trust Christ as Savior and Lord, you are investing in things that will not pass away with time. You are shrewd in the sense that you invest time, you invest talent, you invest finances with a long range view of pleasing the one who will some day welcome you into heaven.

Now I am going to talk about a lot of contemporary applications in a minute, but let me just push the pause button for a moment, because we had a great example of this this week and if you are not aware of this example, you must have a big rock that you are living under, because it was a comment made by Dan Cathy who is the president of Chick-fil-a. Chick-fil-a is a family owned business. It is based on family Christian values. That is why they are not open on Sunday, because they want their employees to have time to spend with their families and attend church together. And he made a comment that said they support traditional family values as a company. And the secular world came unglued this week over that. It is amazing how many people were dissing them because of that comment. In fact, the mayor of Boston and the mayor of Chicago both came out publicly and said, “Chick-fil-a is not welcome in our cities.”

Let freedom ring.

They said, “Chick-fil-a was not welcome in our cities because of that.”

The Muppets came out, or I guess not the Muppets themselves but whoever is doing the Muppet thing came out and said, “We are never doing business with Chick-fil-a again. That is right. So if they have kids meals or whatever the Chick-fil-a version is of that, the Muppets made it clear, because they have had some before where Muppets were part of that, they will never do business with Chick-fil-a again. The {?}. I am sure you want to know what they said about it. They are joining a long list of people who are boycotting Chick-fil-a and many people... It was fascinating to watch that from a business perspective. Many people said that Dan Cathy made a very bad business decision, whereas the truth of the matter is it was quite shrewd.

See, if you are investing your resources, including your influence in culture to take a stand for the Word of God that is shrewd. And I don't think Dan Cathy cares a lick about what Kim Kardashian thinks about anything. And he shouldn't. But he cares a whole lot about pleasing the person who will one day welcome him into eternity.

²⁰ Ibid.

And I am going to tell you right now, I have known all kinds of people who would never take a stand for God, because they thought it might impact their business negatively or because they thought it might impact their stand with their friends or in their community. I have known churches who would say they believe God's Word, but are not going to take a stand publicly on things that matter in this culture, because they didn't want to lose their stand in the community. They were afraid that people inside the Church might leave, blah, blah, blah, blah, blah.

I am going to tell you. If the God who receives you into eternal dwellings is not pleased with the way you invest what has been entrusted to you, then anybody else along the way who is doesn't really matter. That is the essence of being shrewd.

Now Jesus goes on to develop this in the next verses. Recognize that money is a small test that if passed leads to greater opportunities for impact.

“He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.”²¹

Now listen carefully to what I am about to say, because this could be mistaken, but I hope all of us would say we want true riches entrusted to us.

Now before you tweet that, understand in this text, true riches has very little to do with money. True riches in this text is speaking about opportunities to accomplish something of lasting value to the Lord. And shrewdness in our money is a step in that process, because your use of material possessions reveals the nature and identity of your God.

“No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other.”²²

You can't serve both. And there is no question about who Dan Cathy's God is or about how far out their family is thinking when it comes to making business decisions. That is the essence of biblical shrewdness. That does lead to a question, doesn't it? How shrewd are you? How would you rank yourself on the issue of being a person who invests whatever God has given you in a way that matters for eternity? And the fact of the matter is you are not going to like me saying this, but Jesus said it, so I think I am on pretty safe ground here. Unbelieving people sometimes invest more shrewdly than we do. Unbelieving people at least get a little bit of a future focus. God's people have every reason in the world to be thinking far or much further than that.

Let's talk about some application. Where do we take this? Well, you learn to find your joy and satisfaction in the person and work of Christ. Like the psalmist says:

“As the deer pants for the water brooks, So my soul pants for You, O God.”²³

²¹ Luke 16:10.

²² Luke 16:13.

You say, “What does that have to do with being shrewd?”

Well, why do some of us squander our money on things that will have little if no lasting value and are therefore not shrewd even as those in the world? The answer is: Believing the next purchase or the next hit on the charge card or the next trip to the mall is somehow going to provide joy and satisfaction. And that starts by having a personal relationship with Christ. And if you have never trusted him, we would encourage you to do that today. But if you are trying to find your joy and satisfaction in all the material junk you can amass, you will never be shrewd. You will be wasting and squandering the resources that God has entrusted to you. That is why it is so important to develop the art of contentment.

And Paul said this. I hope you know this text.

But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.²⁴

In other words, you will never be shrewd.

“For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”²⁵

It is impossible to invest your resources in light of eternity if you can’t be satisfied with the material things that you have today. That is why I want to encourage you to establish a budget and learn to live joyfully within it. And I think it would be practically impossible to be a good steward, to be making long range decisions that are going to matter for eternity without a budget. And you noticed in your bulletin that we have a class coming up on Wednesdays in our faith community institute program called financial peace. That has been a great help to a number of people in our church. And if you are struggling with just unrighteous mammon, as this text says, if you can’t get a handle on that part of your life, God is not going to entrust you with opportunities that really matter. That is the point. And I would encourage you to take that class. And don’t be saying, “Well, I would be ashamed to take it.” There is nothing shameful about that at all. That kind of goes along with what Josh said earlier. We are all on a process of growing.

I would encourage you to avoid unnecessary debt on depreciating items. It is not that debt is sinful. That is not my point, but if you have to have things right now and you are

²³ Psalm 42:1.

²⁴ 1 Timothy 6:6-9.

²⁵ 1 Timothy 6:10.

willing to hit that card over and over and over in order to get that stuff, you very well may live your life enslaved to other people. Shrewdness.

I really want to challenge us. This is fall readiness time. We are thinking about what ministry for all of us is going to look like this fall. I want to encourage every person here to look for opportunities to invest in things that will really matter for eternity. And one of them is your time. I hear people all the time say, "I am busy." I can't tell you how many people tell me that. And what I generally tell them is, "Well, fine. Write out on a 15 minute increment everything you do with your time for a week and come back and let's have that conversation."

And I am going to tell you this and you are not going to like it, ok? Sit back. It is not so much that some of God's people are busy as much as it is they squander an incredible amount of time every week. Now that may or may not be true for you. I don't know. But don't confuse serving God effectively with squandering your time and saying you can't sever him. And what I would encourage some of God's people to do, again, to be shrewd, think about the way you used all your time last week. How much of it was used shrewdly?

And some what that would mean is shrewdness this fall means less wasting time, squandering time. In fact, if you could make two coherent sentences about who Kim Kardashian is you have squandered your time. And feel free to tweet that. And, you know, I was off my notes there for a moment.

And there is all sorts of opportunities to serve God. And I am not saying it has to be here, but I was talking, for example, to our children's pastor. We have all sorts of opportunities to serve children. And it is interesting. One of their significant needs right now is just for teacher's assistants. You don't have to know a lot about the Bible. You do have to pass a background check, but you don't have to know all sorts of things about all sorts of things. But you say, "You know what? It would be wise for me to invest my time in kids."

And I realize that the world might think that is foolish for you to do that. Many times what looks foolish to the world is biblically shrewd. And what about your giftedness? God made each one of us uniquely and gifted each one of us uniquely. Are you using that gift in a shrewd fashion? Obviously, although that is not why I gave this message, I gave it because it is the next thing in the text, but what about your financial resources?

You know, this week we are going to start work at Faith West. The permitting is basically in place and we have no permission to begin working and it is really fascinating. Obviously we have to continue to monitor how things are going from a financial perspective in Faith West and we needed to be at this point in our capital campaign at having raised 1,645,000 dollars by this point in the project. And right now we are at 1,752,000. We are 100,000 dollars ahead of where we absolutely had to be. Here is what that tells me. There is a lot of people running around this church. They are not flashy. They are not going to talk about a lot of things. But do you know what? They are

shrewd. They could have spent that money on a lot of other things and it would be gone, but they chose to invest it in something that will please the one who will greet them when they enter eternity.