Banking on God’s Grace

Luke 16:1-13

Sunday, July 27, 2025

New ways of doing things are not always welcomed with enthusiasm by us are they?

And for good reason.

It takes a lot of work to re-train yourself to do something a different way.

Take computers for example.

Every computer uses an operating system to enable it to do the things we want it to do.

But when we’re used to one operating system and we’re forced to switch to another it can suddenly become very difficult to do even the simplest tasks.

We may be a whiz on one platform, yet be fairly pathetic on the other simply because we don’t know the system, right!

Back when I was a youth pastor, I used to love watching youth who had only used Apple products spend 10 minutes trying to turn off a PC because they didn’t realize you have to click the “start” button to turn your computer off.

And it can be equally humorous to watch PC users try to figure out how to eject CDs or other devices on an Apple computer, not knowing that you have to drag the icon over the trash can.

Most of us can laugh at these things because we know the frustration of being there.

I remember my own experience using a projection software program that was designed for Macs, but was being used on a PC.

Being familiar with PCs I was used to a system where every option is associated with a menu of words.

In other words, you click something and words associated with the various choices appear and you click on the choice you want.

I spent hours trying to fix a display problem and even phoned a help line before I figured out that all I needed to do was click on the picture of the display configuration and drag things around until it was the way I wanted it.

I assumed that since there were no words, there was no choice, no way to do what I wanted.

And this was all because I didn’t understand the system.

God’s plan of salvation, what God is at work doing to save the world, is like the introduction of a radically new operating system.

We have all grown up and have become really good at using the operating system of this age, the one that is now obsolete and being replaced.

And God has come along in Jesus Christ and has introduced a very different operating system, the system of the age to come, also known as the kingdom of God, and guess what?

God wants us to stop operating according to the old system and start operating according to the new one.

Even though this age isn’t even over yet, God wants us to already, right now, start living according to the rules of the age that is coming.

And the sad thing is, that for most of us, this news has gone right over our heads.

We may be sincere disciples of Jesus, people who want to follow him, but we’re still living according to the logic, the system of this present age, instead of the new eternal age that Jesus is bringing into existence.

In fact, this is Jesus’ central criticism of us, his disciples, in the passage read to us this morning.

Right in the middle, in the second half of verse 8 we read,

(Read v. 8b)

Now, the use of the word “world” in the NIV here is unfortunate, for the word is actually “aeon” or “age.”

It’s a reference to time not place.

It’s meant to contrast this age where we are still under the curse of death with the age to come which is marked by eternal life.

Jesus is saying that the people of this age know their system, they know how to operate according to the rules of this age to accomplish what they want to.

They are shrewd.

They are cunning and wise and able find the path to the temporary life that this age has to offer.

But Jesus’ criticism of his own followers, of the “people of the light” as he calls us here, is that we are not shrewd.

We don’t know our own operating system.

We’ve been given eternal life,

We’ve been ushered into a new age,

And we are clueless about how to live the new life we’ve been given, the new system that is now in place.

We lack the practical knowledge of how to live as people of the kingdom of God.

And Jesus’ goal here is to change this.

He wants to orient us to our new operating system and to see us live our lives as people who know how the kingdom of heaven works.

He wants us to have the wisdom, the shrewdness, to live out kingdom life now.

And this explains the structure of the passage.

The parable that we heard before verse 8 was a lesson in shrewdness.

Like all parables, it operates on two levels.

The literal level about a literal manager who loses his job yet survives on account of a clever social move.

And the deeper level of meaning that reveals the kingdom logic of trusting God’s grace for our survival, the logic of the kingdom.

The teaching of Jesus that follows this is Jesus’ instructions on this new logic for living, this new operating system.

Or to put it another way, the parable sets the benchmark; it shows us the kind of skill with the system Jesus desires us to have.

And the following teaching gives us the principles or rules on how to live it out here and now.

So this morning, we’re going to take full advantage of Jesus' orientation to living shrewdly in the kingdom of God.

As always, the parable is an invitation not only to gain head knowledge, but the experiential knowledge that comes from living out what we learn.

So first, we’ll look at the parable and its lesson on shrewdness and then second, we’ll look at the principles or rules that Jesus lays down to get us started living this kind of life.

So, then, what does this parable teach us about shrewdness?

Here’s the message in a nutshell:

Shrewdness is about relationships, not accounting.

This parable circles around the use of money, but, in the end, the money is just a means to relationships, and it’s the relationships that make the real difference.

It’s not the manager’s skill with money that saves him, it’s his forming of relationships with the people in the story that saves him, the fact that he is welcomed into their homes.

In fact, the very first thing we learn about the manager in this story is that he is a horrible accountant.

In verse one, he is accused of squandering his master’s wealth, which is the same word used of the prodigal son when he wasted his inheritance in wild living.

And then, when this manager is asked to give an account of his management, to explain what’s going on and defend himself against the accusation, he remains silent.

In other words, he admits his guilt.

His incompetence as an accountant, as manager of the estate, means he’s squandered his master’s wealth.

And so he’s fired.

But then things get worse.

For in verse 3 he also realizes that he has no power to save himself.

He’s not strong enough to dig and he’s too ashamed to beg.

So, immediately, he realizes that if he is going to be saved, he needs someone else to save him.

The answer is a saving relationship, not better accounting skills.

But, fortunately, he’s shrewd.

He understands how relationships work in his culture.

And so he hatches a plan.

And his plan is this:

He is going to make other people in his town so favourable to him, that when they learn he lost his job, they will be glad to take him on and give him work and everything else that he needs.

This is why he reduces the debts of people working his master’s fields.

As Kenneth Bailey comments, when the debtors are called in and have their debts reduced, their assumption is that the manager has talked their *master* into reducing the debt.

They don’t know he’s been fired yet, or they would never work with him.

So, they think the reductions in debt are approved by the master, and that the manager has talked the master into doing it.

And the reductions in debt are quite sizable.

Although the amounts differ of product differ, both reductions were worth about 500 denarii, or five hundred day’s wages.

It’s not difficult to see why these debtors would be so grateful to a person who, without any prompting from them, negotiated with their master such substantial savings.

That’s not what managers do.

Managers don’t talk their owners into earning less profit.

That’s what friends do.

They work for your benefit without any need for prompting.

So, essentially, the manager has just used his master’s money to make two people into very good friends.

Friends who will certainly feel obliged to take care of him should something tragic happen to him, like the sudden loss of his job.

Of course, the big question is, will the master let this unjust manager get away with his scheme?

The master had already fired the manager, his debtors simply didn’t know it yet.

So the master could go directly to his debtors, explain the situation and undo everything the manager just did.

After all, it is the master’s money that the unjust manager has given away!

In other words, the success of this entire plan hangs on the fact that the unjust manager believes that his master will accept the loss for him.

The manager’s whole plan hangs on his belief that his master would rather take the loss of money than ruin his reputation as someone generous.

He is betting everything, his whole life, on his master’s grace, his master’s undeserved favour.

That the man who just fired him for corruption will now pay the price to save him.

And this is what reveals the deep truth of the kingdom of God.

Shrewdness in the kingdom of God depends on betting everything on God’s grace, on His undeserved favour.

And this betting everything on God’s grace applies to everything, even how we use our money.

In fact, it’s the use of money that Jesus chooses as the first practical application of what he’s just taught in the parable.

As we read in verse 9,

(Read v. 9)

In the kingdom of God, shrewdness is about relationships, not accounting.

Like the unjust manager, we are being called to use the wealth that we have as a tool for gaining good relationships.

Money is a means to an end.

And the end, or goal, is the establishment of good relationships, of friendships.

Therefore, the teaching that Jesus now lays out are the principles or rules toward achieving that end or goal with money.

In other words, the goal of kingdom of God economics is friendship.

Everything you do with money should have improving relationships as its end goal and should depend on the grace of God to get to that goal.

And the teachings Jesus lays out here operate on this very different logic.

These teachings are sort of like the economic rules to follow in order to operate according to the new system God is bringing in, the rules of the age to come.

Or to put it another way, the first topic in Jesus’ orientation to the new system is economics;

It’s about how we are to use money differently now that we have become citizens of the kingdom of God.

And the reason why Jesus starts with money is not because money will be important in the age to come.

Quite the opposite.

In verse 11 Jesus tells us that money is a “very little” thing in the kingdom of God.

The reason why Jesus starts with money, I believe, is because the way money is used in this age is completely incompatible with the age to come.

This is Jesus’ concluding point in verse 13.

Let me read it to you again.

(Read v. 13)

If money is our bottom line, God is not, and we are only kidding ourselves if we believe we’ve entered his kingdom.

Or to put it another way, faithful obedience to God will require us to make choices with our money that everyone else in the world will consider completely wasteful and foolish.

Just like the woman who broke the bottle of perfume worth a year’s wages to anoint Jesus’ feet and was then criticized and despised by Jesus’ own disciples,

So, we too, will be asked to do things with money that make no sense to the world around us.

But that does not mean these actions are illogical or foolish!

It just means the choices are being made on the basis of a completely new economic order,

A new system that was brought in by Jesus Christ that will last forever, unlike the current system which is passing away.

So, what are some of the rules of this new economic order?

What are the principles Jesus is asking us to use when making choices with money?

Well, there are at least six of them that can be drawn from what Jesus teaches in verses 9 through 13.

There are at least six new economic rules Jesus gives us and here they are:

Kingdom Economic Rule Number One:

Wealth of this age, that is our money and possessions, is to be used as a tool to eliminate barriers to friendship.

Wealth is a tool to be used to eliminate barriers to friendship.

Money separates us.

Upper Class from Middle Class and Middle Class from Lower Class.

There are incredibly few friendships that cross these boundaries.

The super-rich people are not friends with you and me.

And you and I are not friends with the person on the street.

And in verse 9 Jesus is commanding those with wealth, those who are upper class and middle class, to use their wealth to establish genuine friendships with people in the lower classes.

And if you don’t believe me, take Jesus’ own words to heart.

For only two chapters before this Jesus says,

“When you give a luncheon or dinner, do not invite your friends, your brothers or sisters, your relatives, or your rich neighbors; if you do, they may invite you back and so you will be repaid. 13 But when you give a banquet, invite the poor, the crippled, the lame, the blind, 14 and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous.” Lk 14:12–14.

You see, Jesus doesn’t want us to just feed the poor, he wants us to be *friends* with the poor.

The problem isn’t just hunger; it’s broken relationships.

The old operating system is concerned with feeding.

The new operating system is concerned with befriending, which of course includes feeding, but never stops there.

Why?

Because at Christ’s return when the kingdom of God is completely established and this present age passes away, wealth will not separate us.

So why would kingdom people be so foolish as to let it keep separating us in the present?

Some of our very best friends in the kingdom of God are right now living in poverty on our streets and in the poorer parts of the world.

Do we really want to miss out on experiencing the joys of friendship with them now?

Isn’t spending our wealth on establishing friendships with them, friendships that will last for eternity, worth it?

Jesus is telling us, “Yes! Without a doubt it is worth it and then some!”

Wealth of this age is a tool to be used to eliminate barriers to friendship.

This is Kingdom Economic Rule Number One.

Now for Kingdom Economic Rule Number Two:

Under the new system, we are committed to the total loss of our wealth.

Let me say that again, we are committed to the total loss of our wealth.

Jesus’ word to us in verse 9 is,

“use worldly wealth to gain friends for yourselves, so that *when it is gone*,”

Not *if* it is gone.

Jesus tells us directly, *when* it is gone.

In other words, whether we are willing or not, we are going to lose everything we have.

Sure we can cling to our wealth all the way until death, but we’re still going to die and then, at that time, the Lord will redistribute all our wealth to whomever he desires and it will not be waiting for us in heaven.

All of us will be stripped of our earthly wealth at death.

So, Jesus is helping us keep economic rule number one to use wealth to eliminate barriers to friendship, by giving us a new goal:

Try to use up as much of your earthly wealth as you can for kingdom purposes before you die.

In other words, it's the person with the smallest bank account at the end who wins!

Why?

Because do you really want to leave your wealth, which you, as a believer, know is meant to be used to break down barriers to friendship, to someone who will not use it for that purpose?

This does not mean leaving no inheritance for your kids.

You should use your earthly wealth to build good relationships with your kids.

But the point is not to leave them the largest chunk of change that you can!

The point is to use it to break down barriers to friendship rather than put them up.

And some of the most alienated and alone people on the planet are those who inherited a huge fortune from their parents.

In the kingdom of God, God gives us earthly wealth so we can share it and give it in ways that build good relationships, including our relationships with our kids.

But we need to remember that that is a commitment to the total loss of our wealth for God’s purposes.

This is Kingdom Economic Rule Number Two.

Kingdom Economic Rule Number Three:

The returns for your investments, this giving away of your wealth, are heavenly, not earthly.

The returns are heavenly, not earthly.

In verse 9 when Jesus tells us to use our worldly wealth to gain friends for ourselves,

He also makes it clear that the reward is received in our “eternal dwellings.”

In other words, we will not always see the fruit of using our worldly wealth for kingdom purposes in the here and now.

We will certainly be rewarded, but oftentimes we will not receive our reward until Christ comes again and his kingdom is fully established.

So remember rule three:

The returns for your investments are heavenly, not earthly.

And don't get disappointed when you don't see earthly results.

On to Kingdom Economic Rule Number Four:

Wealth of this age is of little significance in the age to come.

Under the new system, Jesus tells us in verses 10 and 11 that worldly wealth is a “very little” thing.

So we are not to treat wealth as if it has lasting value.

Money, as we know and understand it, is being phased out by God.

Money is not the “true wealth” that will be valued and important in the kingdom of God.

So the reminder here is to take money less seriously than we do.

Rule number four is that wealth of this age is of little significance in the age to come.

But with Kingdom Economic Rule Number Five we get something of an "on the other hand."

For in verses 10 through 12 we learn that, though worldly wealth is only a little thing, what we do with it in the here and now is very important.

Let me read those verses to you again,

(Read vv. 10-12)

In other words, what we choose to do with our wealth is the test that determines whether or not we will be trusted with the more significant treasures of the kingdom of God.

If we can't get it right with such a small thing as our worldly wealth, God is not going to trust us with things of real significance in his kingdom.

First things first.

We need to prove ourselves trustworthy with our money.

We need to learn to use it shrewdly, according to the logic of the age to come.

So what we do with our worldly wealth is the test to determine our readiness for the true wealth of the kingdom.

That's rule five.

Finally, Kingdom Economic Rule Six:

The reward we receive for living according to the logic of the age to come is far, far greater than we deserve.

Good use of earthly wealth does not earn us the right to an eternal dwelling with God.

We do not get saved by being good accountants.

We are saved by faith in God.

We are saved by a relationship with Him.

A relationship that is only possible because He was willing to pay the price for our salvation while we were all still unjust managers.

In fact, the only reason any of these economic 'rules' work is because God first brought his kingdom into the world through His Son Jesus Christ.

We do not do these things to get into the kingdom.

We do them because Jesus first loved us and brought us in.

And now that we are in, this is the way of life that just makes sense.

It's the new operating system, the new age.

And Jesus' command to us is to become shrewd, to get really good at living according to this new operating system, a system that banks everything on God’s grace.

So, trusting Him, let's use our wealth to eliminate barriers to friendship.

Let's commit ourselves to total loss, to committing every penny to this friendship-building endeavor of God’s.

Let's look for reward in heaven not on earth.

Let's remember that money is a very little thing.

But let's also remember what we do with it is the test that determines if we're ready to handle the true wealth of the kingdom.

And, most importantly, may we never forget that all we have, including eternal life, is a gift of God, it is grace.

For we have entered a new age, the age of the coming kingdom of God.

And that age operates by different rules than this age.

It’s got a different operating system.

A system that, among other things, ought to dramatically change the way we use our money.

A system that requires a new king of shrewdness.

As shrewdness that bets everything on God’s grace, on His paying the price for us, His providing for us, even though we don’t deserve it.

Amen.