

# Gracious Accounting

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[ 0 : 0 0 ] Great. That's awesome. Wow. I mean, we've seen this happen for several years now, having different church planners come through in our community center and just seeing them.

It's just such an honor, guys, to be worshiping with you, to kind of partner with you, to support you guys in that. And these are men and women who are responding to God's call, responding to God's call. And I'm sure if they haven't already counted the cost, they've begun counting the cost and the value of what they're doing, going out into the cities, planting gospel-centered churches and starting gospel-centered movements, investing their lives into this great adventure called church planting. And I'm not quite sure if it's the same thing, but for me, I've been thinking about money and resources a lot this week, too. And see, I've got money on my mind. Money on my mind. And the reason is that this sermon today is all about money.

First of all, in case you're tempted to just kind of tune me out already because you've heard a million sermons on preaching and preaching on money and possessions, or if you've heard, you've never heard one, and you're thinking, oh my goodness, there's watermark in debt or something, do we just need more money? Well, I just want to say, first of all, that we take the whole counsel of God seriously. And we take all of God's word, the entire Bible seriously. So when we actually look at the whole Bible, the topic of money and possessions is actually addressed in the Bible well over 2,000 times. And, well, faith, for example, just to give you a basis for comparison, faith is mentioned about 500 times, prayer about 500 times. And I know those raw stats, they don't tell the whole picture, but I think we need to pause and recognize when we're reading Scripture that God talks about money a lot, probably more than I'm comfortable with, to be honest with you. We also want you to see as a staff team and as leaders in this church and elders that, you know, this isn't kind of a sermon in isolation. We've been taking you on a journey over the last few weeks.

We started with a series a few weeks ago on called In Christ, being in Christ, in our identity in Christ, how Jesus gives us a new identity and how we live that identity out and walk in relationship with our Heavenly Father. And then we moved on to look at Exodus, talking about slavery, the things that, as we live out this relationship with God, still enslave us, still hold us back, the idols that Jesus continues to free us from. And so as we look at freedom, as we discover that freedom that God gives us, we now look at a series called A Life Well Lived. And last week, Alfie shared a little bit about gracious words. How do gracious words overflow from the depths of our hearts when God speaks gracious words, unconditional love, into our hearts? And today we turn to gracious accounting, the sense of how we use our money, how we use our possessions. The use of money affects every single one of us in this room. Whether you earn an income actually today or not, I'm pretty sure you use money in some way. You have possessions that you use. We all have possessions, things we own. And today, regardless of what faith or what worldview you have, you know, Christian, non-Christian, I think there's a range of perspectives on money that all of us can kind of identify with. You see, on one end of the spectrum, if you follow with me, I think some of us see money as inherently bad. I don't think there's that many people in Hong Kong who see it that way, but I have met people who see it as kind of the root of all evil. I've met people in my life, like ascetics, who give away everything they have and just leave enough for them to physically survive because they see money as corrupting, as evil. And then on the other hand of the spectrum, you have people who see money as inherently good. It's a good thing. Their goal is to accumulate wealth. In the prophetic words of my man, 50 cent, it's get rich or die trying, right?

More is better. The bigger the number, the better. And then between these two extremes, I mean, there's a whole mix of mixed motives and different perspectives, but I think you can kind of boil it down to two views.

[ 5 : 09 ] There's a kind of people who just really doesn't care about money. They don't think about it. You know, he just earns it and he uses it. And then there's the person who values money, but not in and of itself, but as a means to an end.

She sees great value in money, but only as a way to achieve something more important. So I trust everyone should be able to identify with at least one of these four perspectives, if we're honest with ourselves. You know, the lover, the hater, the I don't care, and the means to an end.

So let's focus on that last perspective, the person who sees it as a means to an end. And let me share a story about that kind of person. So there was the CEO, chief executive officer of a large tech company.

Let's call him John. Not the most original, but we can remember. So John, for a number of reasons, I think including his own selfishness and his own incompetence, I'd say John squandered a lot of money through some bad decision making, bad business decisions.

Then one day he gets word from his friend, who's on the board of directors. Let's call her Jane. Jane tells him, John, the board's going to fire you. It's kind of a heads up. So knowing his days are numbered, John's like, oh, what do I do? And he has this idea. John immediately uses the company's resources to secure deals with a major buyer. The terms of the deal, really good for the buyer, but pretty bad for the company. And there's also this implied condition that they're going to hire John as soon as possible. The buyer's going to hire John. So now the time comes. Time of reckoning comes, and the board has a meeting with John. And the board by now obviously has found out about this deal.

[ 7 : 18 ] But instead of taking action against John, you know, for bad faith or acting in bad faith or whatnot, they actually praise him. They say, good job. And they release him with this glowing recommendation for his cleverness. The end.

Now some of you guys are thinking this is ridiculous. This can't be a true story. And you're right. Because that was just an updated version of the parable of the dishonest manager that we find in Luke 16. But I want to give you that kind of, just to give you a gist of the story.

So when I actually read the parable for you, hopefully you can kind of follow along with what's happening. So this is Jesus talking in Luke 16. He said to the disciples, so Jesus' disciples is the audience. 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 accounts 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'm not strong enough to dig. I'm ashamed to beg. I've decided what to do. So that when I am removed from management, people may receive me into their houses.

[ 8 : 54 ] It's a story right there. Now this is one of those trickier parables, I think, that can often leave people with big questions. Especially, why would the master commend this scumbag?

This dishonest manager? I mean, the story in the parable itself says he was dishonest. And he did some serious financial damage to the master's wealth.

You know, that amount of debt that he wrote off? I think it's around 20 months of someone's wages back then. But I think as we look at the plain meaning of the text, the most straightforward understanding is not that the manager was commending, the master was commending the manager's dishonesty, but he was commending his shrewdness.

Commending his shrewdness. So let's take a look at the next little bit. 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, sit down quickly and write 50. Then he said to another, how much do you owe?

[ 10 : 13 ] He said, a hundred measures of wheat. And he said to him, take your bill and write 80. The master commended the dishonest manager for his shrewdness.

So there, the difference between commending someone for their dishonesty and for their shrewdness. There's a lot of content there.

I just want to remember now that Jesus isn't condoning again. I just want to be so clear. Don't walk away from this and saying, wow, the master is, I can do whatever I want as long as I'm shrewd. Look at how Jesus explains it.

Let's take a look at the next part. This is Jesus now explaining the parable. He says, for the sons of this world are more shrewd in dealing with their own generation than the sons of light.

And I tell you, make friends for yourself by means of unrighteous wealth so that when it fails, they may receive you into the eternal dwellings.

[ 11 : 20 ] 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. If then you have not been faithful in the unrighteous wealth, who will entrust 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? In the rest of our time, I want to walk us through what Jesus is trying to explain here.

And there's three key concepts, I think, that can help us guide our time through there. There's shrewdness, there's unrighteous wealth, and the true riches.

And they're closely connected. They're kind of built upon each other. There's a progression there. I think as we look at these three concepts, it'll shed a lot of light on what Jesus is trying to say about shrewdness and faithfulness to God.

So let's start with shrewdness. I don't know about you, but I don't know how, when's the last time you used the word shrewd? Anybody? Did anyone even use it in the last week? Last month?

[ 12 : 39 ] Yeah, I had to actually look this up because when I think of shrewd, I think of like a rodent. And so I just, you know, not rocket science, I looked it up. Merriam-Webster dictionary, what is shrewdness?

And there's a lot of talk about discernment, a keen awareness. And then in the actual Greek, you know, it carries the sense of being wise, being prudent, acting with great practical intelligence.

intelligence. So it's clear that shrewdness is meant to be an admirable trait. I mean, who wouldn't want wisdom? Who wouldn't want prudence? Who wouldn't want intelligence?

And so when it comes to our use of money and possessions, shrewdness indicates that there is this clear intentionality behind it. Shrewdness, when we look at those four perspectives on money that I was sharing before, shrewdness is that one that recognizes the value of money for something greater.

Just like that dishonest manager. You know, it's distinguished from the one who just loves money or just hates money or disregards money. But in the parable, we see that shrewdness, it's not the ultimate goal, right?

[ 13 : 57 ] I'm not walking around just saying, my life's purpose is to be shrewd. There's something more in the parable because in the parable, shrewdness is just a commendable approach to the use of money.

It's got nothing to do with your motives or your goals. You could be shrewd in anything. You could be shrewd in saving for your retirement. You can be shrewd in providing for your kids' education.

You can be shrewd in ripping people off. You can be shrewd in just finding the best deal on the new iPhone 7 that's going to come out very soon. Shrewdness is more of an approach than a goal or motive and Jesus is a, he's commending that approach, that wisdom, that discernment, that awareness that comes with using your money.

So I think we can all agree therefore that trueness is something that is desirable. But the question we then turn to then is, is shrewdness for what purpose?

For what ends? And guys, the question we effectively answer every single day, whether you consciously realize it or not, is this.

[ 15 : 19 ] What do I use my money for and why? the way you spend your money, the way you think about money, the way you save your money, you're answering that question for yourself day after day.

And if I'm honest, it's especially true in a culture like Hong Kong. That's just your, just barrage of telling you that you need this and that.

It's materialistic, it's consumeristic. And this is where that concept of wealth in the parable can really help us because wealth includes all money, all possessions.

And I think the pursuit of wealth is something that just seems ingrained in society. Some of you may have heard the idea that no matter how much money a person has, it's never enough.

It's never enough. Came across an article in Esquire magazine just about two weeks ago. Profiled four men from four completely different income brackets.

[ 16 : 28 ] So you're ranging from someone who's right on the poverty line up to a millionaire in the U.S. And as these men shared their lifestyles, shared what they were, what they could afford, they were all basically asked this question.

And it was, well, so how much do you need or do you think you'll need to have the life you want? Guess what they all said? They just needed a little more than what they had right now.

That's the incredible allure of wealth. It's never enough. Jesus is very blunt when he talks about wealth.

You see, in this parable, he calls it unrighteous wealth. And that basically means that the wealth is unjust, maybe even immoral.

And I believe the reason why that wealth is unrighteous is because it has no ability to get us what we really need in the depths of our hearts.

[ 17 : 40 ] and what do we need? And I'd submit to you this morning that we need perfect, unconditional love as human beings, which can only come from the God that created us.

A couple years ago, Harvard University released a study, a 75-year study. the data was gathered for 75 years and they released this study and they found two pillars to human happiness.

First, love. Second, to live life and cope in a way that doesn't push love away. So really, it's just one pillar.

Love. Loving relationships, interconnectedness. Now, this isn't even the Bible's thing. The Bible talks tons about how we need love, but this is the Harvard University's 75-year study saying that we need love as human beings.

It's all about those relationships. And today, if you're wondering why your wealth doesn't satisfy you, well, the truth is it was never designed to make you happy.

[ 18 : 53 ] Describing wealth, Jesus says, when it fails. Not if it fails, but when it fails. All the wealth in the world can't stop me from dying.

All the wealth in this world can't make me perfect and righteous. The wealth in the world, it can make me look good and say nice things and learn what to say, but when I'm angry and that anger and those cuss words are building up from inside my heart, the money can't change my heart.

It can't make me right with God. All the money in the world can't buy me into heaven. It can't buy me unconditional love. I mean, even the Beatles knew that.

It cannot buy me love. It can't buy me unconditional love. So the only way today that we can have that perfect, loving relationship with God is to simply accept that He already loves us unconditionally by His choice, by His volition.

How do we know that? We know that God loves us unconditionally because He came to this earth as a real historical person, Jesus, and He died on the cross for us just like we heard in communion.

[ 20 : 13 ] He reached down to us because we were not good enough and we could never be good enough to reach up to Him. Our unrighteous wealth, what good is unrighteous wealth in the eyes of a righteous God?

A righteous God who is perfect and holy but chooses to love, to love us. So guys, when we start to grasp the fact that we can have eternal life, eternal life, eternal dwellings through God's perfect love, now then, your life today, your unrighteous wealth, they begin to take on new meaning.

Everything in this life you start to realize is temporary, is passing and will fade. Everything is temporary and given by God for us to manage.

You know, sometimes I wish that all our money and all our credit cards and all my things were stamped with God's name on it. You know, Yahweh or Christ or what have you.

Because it would remind me. You know, I was looking at a \$100 bill this week. If you're familiar, the HSBC bills have a lion on it. I'm like, ooh, a lion of Judah. It's a good reminder.

[ 21 : 40 ] But then I looked at the Bank of China bills and it just has the building on it. So it doesn't work totally. But you get my point, right? if there are ways for us to remember who our possessions really belong to.

Every dollar, every cent, everything you owe is a gift from God to manage. And we have a far more lasting and secure place to invest.

Something that will yield better than the highest yielding investment portfolio in this world. In this parable, Jesus is pointing us to eternal dwellings and true riches.

So that's the third concept. The true riches. Who will entrust to you the true riches? Now the true riches comes from the word in Greek.

It literally means the true. It means the true. So you can't really get any more true than the true. This is the truest of true. And so compared to unrighteous wealth, you know, which is going to fade and pass away, true riches will be ours to keep because it's eternal.

[ 22 : 57 ] It's that which is your own. It's our own. True riches are all the things that you will experience, that we will experience and obtain in heaven, in eternity, because of our faithfulness today in using unrighteous wealth.

Those are the investments today that will actually have eternal returns. Those are the heavenly rewards. Going back to the parable, Jesus calls the manager a son of this world because he's living for this lifetime only.

You know, his shrewdness enables him to deal well with the people around him and they'll welcome him in this lifetime. Christians are called sons of light and they need to have that kind of shrewdness, but in contrast, their goal is to be faithful to God.

Faithful to God. Using their unrighteous wealth in view of those eternal dwellings, in view of eternity, in view of true riches.

So the question that we need to ask when we think about true riches is what does it mean to be faithful in using unrighteous wealth? Jesus says really clearly that we need to use our wealth to make friends who will welcome us into eternal dwellings.

[ 24 : 32 ] And what this obviously means is that you need to treat me like your friend and spend lots of money on me and then I'll welcome you into eternal dwellings, right? That's the application point.

Let's pray. I'm kidding. In case... I am your friend. I am your friend, but this really isn't about me.

I think what this really means is that we, Jesus is calling us to use our money in a way that advances the gospel. The gospel, the good news that people can have a relationship with God, a perfect God, through Jesus Christ.

Because when the people around you start coming to know God's amazing love, when they grow in faith through God's community, a community like Watermark or the churches that are being planted all around Asia, and when they start taking part in God's mission to share his love, then we can start being sure that those people will welcome you into eternal dwellings when you enter into heaven.

Now hear me clearly. I'm not saying that we're just supposed to run around and throw money at people with this agenda that they become Christians. You know, we're not trying to bribe people to say a sinner's prayer.

[ 26 : 05 ] Making friends and being faithful, I believe, simply means being generous. Being generous with others because you've experienced God's generosity.

It means that your wealth is shared openly with others because God shares his wealth so openly with us. You know, when you're generously loving others, your motive is simply to give them a taste, a taste of God's love.

You're recognizing that your wealth actually belongs to God and he's shaping your heart to care about the people and the things that God cares about. And who does God care about?

Jesus declares that he came to seek and save the lost, all those who don't know him. If you think about it, when you really start to love others, even in a fraction of the way that God loves them, I mean, how could you not be generous with them?

Why would you, how could you not be generous with someone you love? It's not contrived, it's not premeditated, it's not fake, it overflows from the love that you have for them.

[ 27 : 18 ] God also tells us that he has a heart for the poor, the marginalized, the disenfranchised. And so today if we're thinking about shrewdness in using our unrighteous wealth for the purpose of true riches, God's telling us, I think he's challenging us to really think about how we give to those who are really in need.

Because guys, there are people in this city, in this world who need unrighteous wealth a lot more than we do. There's over a million people in Hong Kong who are under the poverty line right now.

There's people in desperate need in the Philippines. I mean, that's why we're sending a university ministry mission trip down there later this month. That's why in the next few weeks we're going to spotlight a number of outreach ministries to Hong Kong and beyond that we're going to collect a love offering for.

There is a need both in our community and beyond. And this is where the rubber hits the road. This is where we get practical because we need to ask ourselves this question.

If someone looked at your spending this past week, this past month, this past year, he looked at every dollar and cent spent or saved, what would that person say is the most important thing in your life based on where your money is being?

[ 28 : 58 ] Is it more unrighteous wealth? Is it true riches? guys, this is convicting for me because as I've been thinking about this, I've realized that I really don't think I have that shrewdness, that wisdom that Jesus is really talking about.

I'm still struggling with that and thinking about it. Too often, I just use my resources kind of haphazardly, unintentionally, without shrewdness.

So this should be a hard truth. This should be a difficult thing because all Christians and non-Christians, we will wrestle with our unrighteous wealth. If I'm honest with you, there's a part of me that really believes that life will be better if I just have a little bit more.

The truth is that probably some things might get a little better, probably could improve some things, could get that next phone or whatnot. But then I think about what I imagine like if I'm on my deathbed sitting there, I just, guys, I don't want to be there and thinking and have this sense in my heart, this sinking feeling that I spent way too much time and energy on things that will just vanish like vapor.

Thankfully, as Christians, I don't think we have to worry about that future. because great is God's faithfulness and he has an eternal life for us.

[ 30 : 39 ] Scripture tells us that God who did not spare his own son Jesus but gave him up for all of us, how will he not also graciously give us all things?

And that's the point. I want you guys to imagine if you are clinging so closely two hands to God because you know he's your only way to eternity.

Jesus is the only way that we can have a loving relationship with God. Then do you have an open hand to hold on to your wealth today? Do you have an open hand if you're clinging to the cross?

God's love. So how do we respond to God's love? And I want to close with this thought because in all of this I realize there is a huge element of faith in responding to God's love.

Faith that ties us all together. It's not a blind faith. It's a faith that's based on a true historical person, Jesus, that came and died for us.

[ 31 : 49 ] It's faith that God loves you unconditionally and he has eternal life and true riches prepared for you. And as you use your unrighteous wealth in a faithful way, you'll also need to take a step of faith.

because the truth is you might not know all those friends that are going to receive you into eternal dwellings.

You might not know who they are today. When I was preparing for this sermon, God brought a memory to my mind. Several years ago, we were doing anti-trafficking work in India, in Calcutta, in the area, and my team had the opportunity to escort 15 girls back into Nepal.

They had been trafficked out of Nepal to Calcutta, forced into prostitution, but they were rescued. And after a fair bit of drama, they could finally get repatriated and go back.

But they couldn't go back to their homes because they weren't safe, because there were relatives, family members involved in trafficking them. And so instead, we were placing them in this children's home in Nepal.

[ 33 : 12 ] And understandably, they were apprehensive about it. Right? 15 girls being sent to this children's home. But as we brought them in, as they were received by the staff there and the children in the home, just with the amazing love of Jesus, just with great grace and friendliness, you could just see within a few days, they were starting to get more chatty.

They were starting to smile a little bit. They became more talkative. And then we said our goodbyes and my team, we headed back to India. And sometime later, we received a letter, just a little letter, and I just wanted to share a portion to you.

She said, to lawyer, uncle, and aunties, a big thank you to all of you. You've gone through a lot of trouble for us. If we made any mistakes, please do forgive us.

We pray that you'll continue to fight for girls like us. I love all of you a lot. I'm very happy that I'm going to school now. Here, people also love us the same way you do.

And I'm writing this letter in a hurry since I'm in school right now. Next time, I'll write it nicely on a card and send it to you. I hope that even with this scribbled letter of mine, you'll be happy.

[ 34 : 36 ] I hope that you're doing well. As I reflected on this this past week, I prayed a prayer for those girls again. The truth is I'll probably never see those girls in this lifetime.

If I'm honest, I don't know for sure if they'll be welcoming me into eternal dwellings. but I know how much they were moved by God's love when I met them.

So I wouldn't be surprised if one day as we move into eternity, those girls will welcome me into eternal dwellings. The real reason I'm sharing this story is because I don't think they'd only welcome me.

I think they'd welcome every team member that was there. They'd welcome every single donor who made that work possible, who made that ministry possible, people who may have never met them ever in this lifetime.



See, when our Heavenly Father welcomes us into eternal dwellings, I believe He'll show us how He used our faithfulness to impact nations and generations.

[ 36 : 05 ] And so for us to step out today in faith, to trust God that He knows what He's doing, that He's in control, that He loves the lost infinitely more than you do, He loves the nations more than you do, and He will take your offering, your step of faith, and multiply it.

And look forward in faith to eternal dwellings, to the future, to true riches. What's the next step for you guys today, for every single one of you?

What is that step of faith as you look forward to eternal dwellings? Let's pray together. God, every single one of us here this morning has a next step of faith.

Lord, if that step of faith is to put faith in your Son, Jesus, Lord, I pray that now you would convict and draw people to know your love. God, if it's a step of faith to love people who are unlovable around us, Lord, I pray that you would lead us to love generously, with wisdom, with shrewdness, Lord.

Lord, if it is a step to love the nations, to invest and share and overflow to the nations, Lord, to church planners, to outreach ministries, to social justice, that people would know your great name and your love for them, I pray that we would take that next step.

[ 37 : 51 ] Lord, speak to us. Convict us, Lord, through your spirit, God. What is the next step for every one of us here? God, great is your faithfulness, Lord.

Pray that we would respond today, whatever that looks like, Lord, whatever that one next step is, Lord. In your precious son's name we pray.

Amen.