

Before going to Europe on business... a certain man drove his Rolls-Royce to a downtown New York City bank... and went in to ask for an immediate loan of \$5,000. ... The loan officer... taken a little by surprise... requested collateral. ... The man replied... "*Well then, here are the keys to my Rolls-Royce.*"

The loan officer promptly had the car driven into the bank's underground parking for safe-keeping and gave him \$5,000.

Two weeks later... when the man returned from Europe... he walked through the bank's doors and asked to settle up his loan... and get his car back. "*That will be \$5,000 in principal... and \$15.40 in interest,*" the loan officer said. The man wrote out a check, got up, and started to walk away.

"*Wait sir,*" the loan officer said. "*While you were gone, I found out you're a millionaire. Why in the world would you need to borrow \$5,000?*"

The man smiled. "*Where else could I safely park my Rolls-Royce in Manhattan for two weeks and only pay \$15.40?*"

When it comes to managing our possessions and money... successful business people often are the most resourceful. ... Jesus makes a point of **this** in the application of a parable we are going to be looking at this morning. He actually **commends** such creativity.

I read something very interesting recently about creativity. ... "For the first time, research shows that American creativity is **declining**." - That's the first line in a 2010 cover story for Newsweek. ...The data on creativity comes from decades of research... based on a "creativity quotient" test...

designed by Professor E. Paul Torrance. ... You see... for the past **fifty** years... Dr. Torrance and his colleagues have been administering the 90-minute test to millions of people worldwide. ... For nearly **thirty** years... the research showed a predictable trend: creativity quotients kept increasing. ... In each generation children were becoming more creative than their parents.

But suddenly... in 1990... that trend ended... as creativity scores in the United States started inching **downward**. ... After analyzing over 300,000 creativity tests given to children and adults... researchers found that this downward trend has **continued** for the past twenty years.

Experts mention numerous possible causes for the loss of creativity — video games... too much television... the educational system. ... But the Newsweek article argues that **results** (the researcher's findings) are **not** debatable – creativity **is** declining. ... "The potential consequences are sweeping ..." So states the article. "A recent IBM poll of 1,500 CEOs identified creativity as the No. 1 'leadership competency' of the future All around us are matters of national and international importance that are crying out for creative solutions."

Now... as Followers of Jesus... we should feel an **additional** pinch. ... You see one of the attributes of God... is **creativity**... and as image-bearers we have an **obligation** to cultivate and display creativity. This is part of our 'saltiness' as Christians. ... In fact... our passage today has Christ asking us to cultivate and display creativity in a **particular** area of our life – our **finances**.

Yes... our topic today... concerns itself with finances. ... It is inevitable that we come to such a topic. Jesus talked **a lot** about money. Sixteen of the thirty-eight parables (almost **HALF**) were concerned with how to handle money and possessions. The parable we come to this week... and the parable in the very next passage... which we will investigate next week... both deal with our wealth.

In the Gospels... an amazing one out of ten verses (288 in all)... deal directly with the subject of money. ...The Bible offers five **HUNDRED** verses on prayer... **less** than five **HUNDRED** verses on faith... but more than **two THOUSAND** verses on money and possessions.

God wants us to view and to handle our finances in a certain manner. He raises the topic **so** often in His Word... that **we** had better make it as strong of a priority that He is trying to show us... it ought to be. If He raises the subject **that** often... you know that it must be very significant to Him.

When you go to a doctor for your annual check-up... he or she will often begin to poke... prod... and press various places... all the while asking... "Does this hurt? ... How about this?"

If you cry out in pain... one of two things has happened. ... Either the doctor has pushed **too** hard... without the right sensitivity... or... **more** likely... there's something **wrong**... and the doctor will say, "*We'd better do some more tests. ... It's not supposed to hurt there!*"

Now there will be... some poking... and some prodding... these next two weeks... as we study these two parables... and some may want to cry "ouch!" ... Maybe it'll be because I pushed too hard. Or

perhaps there's something wrong. ... In that case, I would have to tell you... *"My friend, you're in need of the Great Physician, because it's **not supposed** to hurt there."*

So with that in mind... let's prayerfully begin this two week study... and allow the Great Physician to do His work in our lives.

Luke 16:1-9

In Jesus' tale... the terminated man was a scoundrel and waister... and he deserved what he got. He was fired! ... His **boss** didn't waste any **words**: *"What is this I hear about you? ... Give an account of your management... because you cannot be manager any longer".* In today's terms, *"Give me all your records... and clean out your desk. You're outta here!"*

A steward is someone who **manages** another's wealth. ...He does not **own** that wealth himself... but he has the privilege of enjoying it and using it for the profit of his master. ... A first century steward served as an accountant... investor... family purchaser of goods and services... acting on his own as though he was the owner. ... The most important thing about a steward... is that he serve his master faithfully. ... When he looks at the riches around him... the steward must remember that they **belong** to his master... not to him personally... and that they must be used in a way that will please and profit the master.

This particular steward *forgot* that he was a steward and began to act as if he were the owner. He became a "prodigal steward" who wasted his master's wealth. His master heard about it and immediately asked for an

inventory of his goods and an audit of his books... and at the same time... he fired his steward.

Before we judge this man too severely, let's examine our own lives to see how faithful we have been as stewards of what God has given to us. To begin with, we are stewards of the *material wealth* that we have, whether much or little; and we will one day have to answer to God for the way we have acquired it and used it.

Christian stewardship goes beyond paying God a tithe of our income and then using the remainder as we please. True stewardship means that we thank God for *all* that we have (*Deut.* 8:11-18) and use it as He directs. Giving God 10 percent of our income is a good way to begin our faithful stewardship, but we must remember that God should control what we do with the remaining 90 percent as well.