

Luke 16:1-12
Invest Your Capital Better Than a Banker!
(The 5 Types of Capital God Gives Us for His Kingdom)
Sunday October 11th, 2015

The parable that was just read is a disturbing little parable. It goes by various names: The Dishonest Steward, The Shrewd Manager, the Wily Manger etc. It is disturbing because on first read it seems to be promoting dishonesty, embezzlement. But as we shall see it is actually promoting **single minded pursuit of God** and the story is told in such a way as to be very memorable.

This series of sermons on the 5 Capitals is from the work of Rev. Mike Breen and a missional community he leads called, "3dm". Rev. Duane Combs and I took two years of training with this group in a lifestyle of making disciples of Jesus Christ and it is from this work this series comes. Rev. Combs will be preaching next Sunday while I am out hunting. He will also be back on November 8th our Consecration Sunday!

The 5 Capitals God has given us are for spreading the Kingdom of God here on earth. Now most of the time when you hear the word "Capital" we think about money or the capital of a state or country or even the top of a column like on the cover of our bulletin. These 5 capitals are invested in us by God and when we invest them in others we can help them be disciple makers.

The Bible in fact helps us "invest our capital better than a banker." Now here are the 5 capitals that we find in the Bible whose return is out of this world. I am going to list them in descending order of importance and then show you how we find all five in the parable of the "Wily Manager." For 5 weeks, beginning next week, we will look at each one of these in depth and see how they are evident in our lives and used by us for the

expansion of God's Kingdom.

- 1st **Spiritual:** How much faith do you have to invest?
- 2nd **Relational:** How much relational equity do you have to invest?
- 3rd **Physical:** How much time and energy do you have to invest?
- 4th **Intellectual:** What intellect, skill sets, and competencies do you have to invest?
- 5th **Financial:** Last and least, how much financial capital do you have to invest?

The most important Capital that we get from God and are told to invest in other's lives for the Kingdom of God is: Spiritual Capital. In terms of this sermon series we are not going to start there. I am going to address that one on All Saints Day and we will address the rest on other Sundays. You can see the schedule on our web site. Today, though, we will briefly look at these capitals as they appear in this parable as an introduction to the series.

First, **Physical Capital**, the parables starts all about money and the mismanagement of money, but as I said, "that's not the real point." We see the first capital, physical capital, in verse 3. It says, "**The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—**

The manager know that he is not strong and tough enough to do hard physical labor. He's white collar, in fact he's a white

collar criminal, an embezzler. He'd never survive working in the fields.

Physical capital is our strength, our health and our time. We all know if our health fails, if our strength fails it doesn't matter how much financial, intellectual or relational capital we have. Have you ever tried working when really sick or in pain. Not much gets done if anything. When younger I did not realize the wisdom of a little proverb that said, "If you have your health you have everything." Well not quite everything, because it doesn't mention spiritual.

But today I want to just briefly recognize the effort it takes for many to be here on Sunday to worship God. It is not like when we had the strength of our youth and getting up and ready was a short fast process. My 26 year old son gets up and is out the door to work in 30 minutes. Between exercise, devotional time, fixing breakfast and taking care of the dog etc. it takes me 2 ½ hours and I don't have the aches and pains of many.

Now our Wily Manager knows he is losing the source of earning his Financial Capital and knows he has no Physical Capital, so how will he earn Financial Capital?

Verse 4 shows us what he will do. Verse 4 reads, "I know what I'll do so that, when I lose my job here, people will welcome me into their houses."

The key phrase is "I know". This is **Intellectual Capital**. He uses his mind to figure out what to do. We use Intellectual capital to expand the kingdom of God. This is the 4th most important capital in the kingdom of God and actually comes underneath Physical capital, because have you ever tried to think with a roaring headache? Again, we need the physical health, physical capital in order to make Intellectual and Financial Capital.

Next is Relational Capital. Here's what our "Wily Manager" does. I like the name "Wily". I guess it goes back to the days of me watching the "Wily Coyote." Anyway, here's what he did, "I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'

5 "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'

6 "Nine hundred gallons of olive oil,' he replied.

"The manager told him, 'Take your bill, sit down quickly, and make it four hundred and fifty.'

7 "Then he asked the second, 'And how much do you owe?'

"A thousand bushels of wheat,' he replied.

"He told him, 'Take your bill and make it eight hundred.'

The key phrase is "people will welcome me" This is the Wily Manager building Relational capital. His plan is that these people having had their bills cut in half, or by 20%, will be so happy with him that when he is out of work they will invite him into their homes and maybe even point him in the direction of a new job.



I doubt if any would have hired him to take care of their books, but at least they were indebted to him. In fact he was wily enough to involve them in his misdeeds. He did not change their bills, he had them do it! He was deeply involving them so that later if there was any fuss over what he did they would either back him up or get blackmailed by him. Wily indeed!!

The point is that **Relational Capital** is very important. It is only less than Spiritual Capital in importance in a Christian's life.

Our relational capital is first and foremost our immediate and extended family and then the family of the church. In big and small ways I have seen people blessed by the relational capital they have here in Vista Church. I have seen it in hospital waiting rooms as friends from church have sat with loved ones in support. Relational capital is what draws others into the Kingdom of God especially in this day and age, but more on this capital in two weeks.

The last capital is **Financial Capital** and you can see the “importance of this capital” throughout the parable. Financial gain, even through dishonesty, was the motivation for the Wily Manager. And even though it is an important capital it is the least important. The number one Capital in the Kingdom of God and for bringing people into the Kingdom of God is Spiritual Capital. It is our relationship with God, our faith in God, for as Jesus said, **“Without me you can do nothing.”**

In the end this parable is not a story of embezzlement and theft, but one of the Grace of God and the importance of investing all our capital in the pursuit of God and His kingdom. It is a story about how to invest our capital better than a banker. That strange verse, verse 8 **“The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.”**

Jesus here is telling “his hearers to cast caution aside, seize the moment of opportunity, and make provisions for their future before God. The kingdom of God is at hand.” Jesus is telling his “disciples to be equally shrewd in using their material goods so that when their “unrighteous mammon” fails they will have an eternal home.” NIB Luke p. 309

As Jesus says in verse 9, **“I tell you, use worldly wealth to**

gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

The friends, we make with our money are the ones we serve in mission and ministry. The phrase, “you will be welcomed into eternal dwellings.” is also translated as “they may welcome you into eternal homes.” “They” are indeed the children and adults in Agua Prieta who we will soon go to visit. “They” are the unnamed and unknown people we serve through Family First and the Snack Pack ministry and other mission work here.

Just as the Wily Manager used his intellectual capital and his master’s financial capital to build relational capital to secure his future; Jesus is saying to us in this parable, to use all of our Capital to acquire the most important Capital of all and that is Spiritual Capital: our forever home.

That is the meaning of these verses. They don’t deal so much with money as they deal with our souls. In this world everything we have is a gift given to us by God for a little while no matter what it says on the title or deed. The moment we die all we had here on earth immediately belongs to another.

But if in faith we have used all the Capital we have been loaned by God in service to others; we will be given our souls to live on forever. That is the true riches we see here. That is the end of this parable when we act decisively and go all in for God, God will give us eternal life. The “true riches” spoken of here are eternal life! The property “of our own” will be in heaven and it will be a room in the Father’s house.

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

So if you have not been trustworthy in handling worldly wealth,
who will trust you with true riches?

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

In the next 5 weeks we will look at these 5 capitals in depth
and see how they apply to our personal lives and to our fellowship
here. May you invest your capital so that you may receive your
forever home.

Next week bring your brains for Pastor Duane will be speaking
about our Intellectual Capital.

In Jesus Name, Amen!!