

Sermon: Faithfully Dishonest

May the words of my mouth and the meditation of our hearts
be acceptable to you. O Lord, our rock and our redeemer. Amen.

It was inevitable, it was always going to be just a house of cards waiting to crumble; just a greedy scheme waiting to fold by its own hubris. I am referring to the market of mortgage-backed securities. Its demise in the year 2008 led to a total meltdown of the U.S. housing market, wiping out trillion of dollars of assets of hard-working American middle-class.

I don't know how those bankers and brokers were able to get away with it for such a long time. For over a decade they were selling these melange of financial instruments, by cobbling together some questionable mortgages, adding a bit of junk bonds, topping it with a bit of risky debt, and splicing it with some fancy financial-jumble, and voila, out came triple-AAA graded mortgage-backed securities. Institutional and retail investors alike were foolishly buying them en mass, gobbling them down as fast as they became available, and it led to a disastrous result.

In the movie "The Big Short", directed by Adam McKay in 2015, depicting real-life stories of three separate yet loosely connected individuals, who saw that the 'emperor has no cloth'. They each took on and built on extremely risky 'short' positions on these mortgage-backed securities. I won't bore you with the details, but essentially they were betting against the U.S. economy, and against the American middle-class.

These three were rouges, rascals, in the eyes of their colleagues and associates. They were scoffed at, derided at first, but when the U.S. economy began to unravel in 2008, these three rascals all made billions of dollars, essentially on the back of the misery of hard-working people.

In one particular scene, one of the three rascals was having a crisis of conscience. When the financial market was crumbling around him, and his extremely profitable short position was primed to be liquidated, he hesitated. He refused to liquidate at first, to take his big fat profit. His colleague was urging him, questioning him... "why, why won't you sell?" This rascal replied, "If I sell, I would just become them!" "Them", as in those big banks, making obscene profits on the back of average Americans. Let's just say his crisis of conscience didn't last long. No one, and I repeat no one, could refuse a billion dollar pay day.

Brothers and sisters in Christ, our Scripture readings today take us to the parable of the Dishonest Manager, in Luke 16, the puzzling story of a rascal who has squandered his master's wealth. The master, upon hearing charges against this manager, called him to account, saying, "What is this that I hear about you? Give me an accounting of your management because you cannot be my manager any longer." This dishonest manager said to himself, "What will I do, now that my master is taking the position away from me? I am not strong enough to dig, and I am ashamed to beg. I have decided what to do so that, when I am dismissed as manager, people may welcome me into their homes." So he summoned his master's debtors one by one, and began to reduce or cancel portions of their debts, by a stroke of his pen. What a rascal, making friends with OPP—other people's property. This manager was dishonest to the core.

What is truly puzzling about this story is the reaction of the master. The master commended the dishonest manager, because he had acted shrewdly. To top it off, Jesus concluded the story with this lesson in verse 8: for the children of this age are more shrewd in dealing with their own generation than are the children of light.

What is going on here? Is Jesus teaching us to be more shrewd, to be dishonest? To properly understand this story, one needs to understand the place of debt in the society of Israel.

When the people of God first settled in the Promised Land, the twelve tribes of Israel were each given a parcel of land to be their inheritance. From each tribe, each clan and each family were further allotted their own smaller parcel of land. These were to be their inheritance for perpetuity, so long as the people of God obey the Lord's commandments, ordinances and laws, as passed down by Moses. Nevertheless, people do fall into hard time, due to drought, pestilence, bad decisions, or general misfortune. Selling off the ancestral land was a distinct possibility. Selling off oneself, as an indentured servant, was even permitted.

However, built into the economic structure of Israel was the all important concept of the Jubilee. After every forty-nine years, Israel was supposed to celebrate the year of Jubilee where all land were to be returned to their rightful owners, to those who have ancestral claims to the land. Furthermore, all indentured servants, slaves really, were to be free from their masters, thus able to start over afresh, again, every fifty years.

In such a system, wealth is permitted but poverty is strictly limited. People could still work hard and accumulate wealth, but not at the expense

of the poor, the downtrodden. However, there really is no indication in the Bible that such an economic structure was ever fully practiced by Israel, by the people of God.

What we do have in the Scripture, are passages such as Amos 8, where the prophet harshly condemned unjust practices of using false balances with non-standard ephah and shekel, of buying the poor for silver and the needy for a pair of sandals. The wealthy were so eager for the observance of Sabbath and religious festivals to end, so they could resume trample on the needy and bring to ruin the poor of the land. Their greed and deceit would bring forth the wrath of God, as the Lord proclaims, “Surely I will never forget any of their deeds.” (Amos 8:7)

The point that I am making is this, debt in our modern economy may be seen as a necessary evil, an unavoidable instrument that keeps the world turning. However, debt in the eyes of the Lord was and still is an unnecessary evil, a sign of failure in a God fearing and God honouring society.

Furthermore, in God’s economy...here I am using the word loosely because the original word in Greek is *oikonomia*, which should really be translated as ‘household’. So in God’s economy, wealth is never the goal, grace is. In God’s household, money is never the currency, forgiveness is. Forgiveness is what drives God’s economy of grace, lubricates it, and makes it all work.

Therefore, coming back to the story told by Jesus, a wealthy master holding multitude and magnitude of debts, such as a hundred jugs of olive oil and a hundred containers of wheat, is patently and plainly obscene. In the eyes of the Lord, reduction or even outright forgiving such debts, by any mean necessary, is always a good thing. The conduct of this manager maybe dishonest in the eyes of the master, but to Jesus, what is truly dishonest is the wealth of this master.

Furthermore, what this manager had done, in the eyes of Jesus, points to something eternal. “And I tell you, make friends for yourselves by means of dishonest wealth, so that when it is gone they may welcome you into the eternal homes.” (Luke 16:9)

I once had an interesting conversation with a fellow pastor. At that time, he was pondering on a dilemma of whether to submit an article he wrote to a Christian magazine, titled “If you stop pretending to be a fake Christian, I will stop pretending to be a fake paster.” I had the chance to read that article. It was good. That pastor essentially called out the dismal

tithing practice of average Christians, challenging the followers of Jesus to truly put their money where their faith proclaimed to be. In a world where middle-class Canadians worry more about insurance, RRSP, investment and security, that fellow pastor urges his readers to give much more thoughts and weight to tithing, thanksgiving, mission and charities.

Out of consideration to his own parishioners, I don't think he ever published that article, and that's a damn shame. However, it did drastically change my own finance, reset my own priorities, to the point that my own accountant once reminded me that my charitable giving was way exceeding the allowable tax credits set by the tax code. I just smiled and said to him, "I know. I am not doing this for tax credit, I am doing this for Kingdom credit."

Jesus teaches us, "No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth." (Luke 16:13)

In God's economy of grace, we are all called to reset our own priorities, to use wisely what is temporary, in order to obtain what is eternal, what is incorruptible. In God's economy of grace, forgiveness is the currency. It is freely given to us through the salvation that is in Christ Jesus. It is not earned; there is nothing that we can do, nor need to do to earn it. It is simply received and accepted by us.

There is nothing fair about his exchange, this trade, as we pray 'Forgive us our debt as we forgive our debtors.' All we are really asked to do is to love—love the Lord your God, with all your heart, with all your mind and with all your strength. Love your neighbour as yourself. "Whoever is faithful in a very little is faithful also in much." (Luke 16:10)

In the name of the Father, the Son, and the Holy Spirit. Amen.