

I. Advanced Organizer

- A. **Imagine, if you would, a coin, waiting to be flipped.** Heads: you could make the world better by double or more. Tails: you would destroy the world completely. Would you flip that coin? Would you take that bet?
1. If you've heard of this hypothetical coin flip before, then you may already know about the person who apparently regularly boasted that he would flip that coin, and encouraged others to do the same. **Sam Bankman-Fried, also known as SBF**, the "Crypto King" championed the coin flip. In a courtroom in New York City, Carolyn Ellison, his ex-girlfriend and former CEO of one of his companies testified to that effect.
 2. Ellison's testimony was part of a month long trial that ended this week. **On Thursday, a verdict was issued, and Sam Bankman Fried was found guilty on seven charges of fraud and conspiracy.** He was convicted of essentially syphoning money from the cryptocurrency exchange he ran, FTX, to his own cryptotrading company, called *Alameda Research*. The verdict was a climactic event in what the *New York Times* this week called "one of the fastest and most spectacular falls from grace in modern corporate history." A year ago SBF was the 30 year old wunderkind of Silicon Valley, with a net worth of \$20 billion. In a year he went from someone hailed for his supposed commitment to "effective altruism", to being convicted of absconding with at least 8 billion dollars of other people's money. He went from fascinating investors and journalists alike with his quirky personality as he wore grubby shorts and t-shirts while sharing the stage with Bill Clinton and Tony Blair, and boasted about playing *League of Legends* during important meetings with investors, to being convicted as the mastermind behind the massive fraud at the heart of his two companies, dragging his closest friends, his significant other, and family members, including his Stanford professor parents, down with him.
- B. Now **Sam Bankman-Fried's story is in many ways unsurprising**; as the saying goes, "if something seems too good to be true, it probably is." The coin-flip story says a lot about the man's character, which is likely why the prosecution wanted the jury to hear it. Is it any surprise that someone willing to risk the obliteration of the universe for the possibility of a huge pay off would be willing to risk billions of other people's dollars for the same?

II. Well, **I start with this reflection on SBF, because the story of his rise and fall actually feels oddly relevant to the story we're looking at today.** As you may remember, we're in the midst of a teaching series I'm calling "**activated faith**" in which we're thinking about how we might grow in action, inspired by some of the provocative parables of Jesus. Jesus told stories that were meant to activate his listeners, to provoke a response, but it was not always easy to understand what action he was meaning to provoke. Often these stories open themselves up to multiple interpretations, but **I believe Jesus intended us to be puzzled, to be surprised, to have to work at understanding, and in the process to be shaped, that we might move forward into meaningful action.**

- A. Today we're going to look at a story that has long puzzled readers of Luke's gospel, and will likely puzzle us, as Jesus invites us to consider what we might learn by attending to the Sam Bankman Fried's of the world. We pick up Jesus story at the beginning of Luke, chapter 16.
- B. **16:1 Jesus also said to the disciples, "There was a rich man who was informed of accusations that his manager was wasting his assets. 2 So he called the manager in and said to him, 'What is this I hear about you? Turn in the account of your administration, because you can no longer be my manager.'** 3 **Then the manager said to himself, 'What should I do, since my master is taking my position away from me? I'm not strong enough to dig, and I'm too ashamed to beg. 4 I know what to do so that when I am put out of management, people will welcome me into their homes.'** 5 **So he**

contacted his master's debtors one by one. He asked the first, 'How much do you owe my master?' 6 The man replied, 'A hundred measures of olive oil.' The manager said to him, 'Take your bill, sit down quickly, and write fifty.' 7 Then he said to another, 'And how much do you owe?' The second man replied, 'A hundred measures of wheat.' The manager said to him, 'Take your bill, and write eighty.' 8 The master commended the dishonest manager because he acted shrewdly. For the people of this world are more shrewd in dealing with their contemporaries than the people of light. 9 And I tell you, make friends for yourselves by how you use worldly wealth, so that when it runs out you will be welcomed into the eternal homes.

C. *10 "The one who is faithful in a very little is also faithful in much, and the one who is dishonest in a very little is also dishonest in much. 11 If then you haven't been trustworthy in handling worldly wealth, who will entrust you with the true riches? 12 And if you haven't been trustworthy with someone else's property, who will give you your own? 13 No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."*

D. So...that's a clear one, isn't it? **The passage here has two sections to it.** The first is the parable, which seems to deal with issues around money, and the second contains some additional thoughts and instructions about money. The second section seems like it's actually pretty straightforward. But the parable itself...is it just me, or is Jesus trying to mess with our heads?

E. Well, if you're feeling a bit confused or uncomfortable here, the good news is: you're not alone. By many scholarly accounts, **this parable just might be the trickiest of Jesus to understand in the gospels.** It's commonly called the **Parable of the "Unjust Steward" or the "Dishonest Manager"**. Hardly the name for a role model, at least the kind of role model we might expect Jesus to present. So is that what he's doing? Let's dig in and see if we can figure that out.

III. To review:

A. the story starts with a **man of great wealth, being informed that his manager was squandering his assets.** Whether the guy is maliciously managing his money poorly, or was simply incompetent we're not totally sure, but the result is the same: the rich man is not pleased and wants to fire the manager and find someone else to take over his books. But first, he needs the manager to pull the records together so he has something to turn over to someone else.

1. Now a cultural note here: **This is likely not a lowly slave brought on to do manual labor. This guy is a white collar servant.** He is similar to a financial planner or stock investor today - someone the very rich hire to manage their assets, collect their debts, and so on. The manager in this world had total financial authority. He had the right to make purchases, collect debts, or forgive debts as if he were the master himself. That is, as long as he's working for the master.

2. Obviously if you had someone who could have total control of your assets, **you'd want them to be someone you know you could trust to manage your estate well.** Clearly, the rich man has become aware of the fact that this manager is not proving worthy of his trust, so he rightfully chooses to sack him. And this is where things get interesting.

B. **The manager goes back to his office and devises a plan.** It's a crafty plan. He knows that once this gig is up, he has no marketable skills to make a living from. He's not a manual labor type of guy, so he thinks that's out. And he's too proud to beg. Maybe he thinks it's

unlikely he'll find another job as a financial manager after word travels that he was fired from his current gig. So what is he to do?

1. Well, **the guy decides to pull out his first century iPhone and start working his way through the contacts list.** He calls on each of his employer's debtors and with each of them engages in a little creative book-keeping. Jesus uses two examples here, but we can safely assume they represent many more debtors.
 2. Now **the scale of the debts named here is quite large**, so much so that it is unlikely these debtors are personally indebted this much to the wealthy man. These are likely **business transactions** with other business people. The manager asks each of the debtors what they owe. Maybe we get a clue into why he didn't do well at his job, because he seems to have to ask them how much they owe his master. Like, shouldn't he know? Anyway, the first guy says he owes 100 measures of olive oil, which is the equivalent of 875 gallons. That would be equal to more than three year's pay for a daily wage worker. So a lot of money. But immediately, after the debtor tells him how much he owes the master, the manager says, "Quickly, make it 50." Quickly, let me chop that 875 gallons in half. What debtor is going to object to that? He's being offered a great deal. And for the moment, this manager still has the power to make it happen. So the debtor agrees, **and alters his promissory note to cut his debt in half.**
- C. Well, again and again the **manager cuts deals with all the people who owe his master money.** And all would be well for him, except somehow the master finds out. We don't know how, but he finds out. But rather than ream the guy for cheating him, what does he do? He praises him. **He commends the dishonest manager for acting so shrewdly!** How does this make sense?
1. Another important cultural clue might help us out here. It has to do with ancient customs in regards to reciprocity. **Customs of the day dictated that if someone did something generous for you, you were socially expected to reciprocate, or repay the favor.** So this guy, for the moment, has control over these debts. If he cuts them in half, which he totally has the power to do, the debtors will no doubt feel they have him to thank for cutting them a good deal. Likely the master provides for the managers room and board, so once he's turned out on the street, **he now has lots of favors he can pull in. Favors he secured with his master's money.** This is what he means when he devises the plan and says, "I know what to do so that when I am put out of management, people will welcome me into their homes." Pretty crafty.
 2. So *why* does the master commend him? This is the part where it seems like Jesus is messing with our heads. We're all ready for the conclusion to be, "the master finds out the man has cheated him, he strips him of his cloak, he beats him severely, and he throws him into prison. And so will it be with you, if you squander what your master has given you." But that's not how Jesus wraps up the story. **Instead, the master finds out what the manager has done and this is his reaction: (clap) "Well played, sir. Well played.**
 3. Right? **The master is genuinely impressed at this guys shrewdness.** He might be a total scoundrel, but you gotta give him something - he's smart. He is clever. And that seems to earn a bit of respect. **The guy has even painted his manager into a corner.** He's changed the debts on behalf of the master. The master's own reputation is on the line, because this guy was acting on his authority, right? If he turns around and tries to renege on all the deals the manager has just cut, his own reputation is tarnished. In a reciprocity world, you don't want all your business associates to see you as either out of control of your assets or someone who backs out of a deal. So to cry "foul" makes the master look bad. This guy has totally exploited him for his own gain. He's secured his

own reputation, and likely increased the reputation of his boss, for cutting all these deals, even if he's decreased his assets. **You gotta admit; like the guy or not, he knows how to get things done.**

- D. So what are we to do with this parable? What is Jesus telling us? **Is he a fan of chasing wealth? No, that can't be it.** This is the same Jesus who spoke clearly to the rich young ruler and said if he wanted to follow Jesus he needed to **sell all his possessions and give them to the poor.** This is the same Jesus who then said **"It is easier for a camel to walk through the eye of a needle than the rich to enter the kingdom of heaven."** This is the same Jesus who said, **"blessed are you who are poor for the kingdom of God belongs to you"**. And this is the same Jesus who says at the end of our passage, **"you can't serve God and money"**. It's in that broader context of Jesus' teachings on money that this parable appears.
- E. So does this story mean we should cheat others and buy favors? Not exactly. But I do think there might be something Jesus wants us to emulate here. And it's summed up in Jesus' first comments after the parable is done. **"For the people of this world are more shrewd in dealing with their contemporaries than the people of light."** I don't think Jesus is asking his people to become "people of this world" rather than "people of light". I don't think he's asking them to throw integrity out the window and cheat and steal. But he is asking them to pay attention to the smart way that those who have less scruples go about their business. He does seem to believe that there's something they might learn from them.
- F. And the key to what that is comes at the parables' end. "And I tell you," Jesus says, "make friends for yourselves by how you use worldly wealth, so that when it runs out you will be welcomed into the eternal homes." **Use your money to make friends.** Why? Because money runs out and it's impermanent. But **relationships have eternal value.**
- G. You see, I think Jesus is being shocking and a bit cheeky to make an important point. **Money is tied to this life and of no value in the next.** Just like the old cliché says, "You can't take it with you." Whatever money we hoard or spend on ourselves is of little use to us in the end. Jesus has made this point through different parables and sermons before. But here's the new twist: **if you can't take it with you, might as well spend it on something you can.**
- H. And apparently **that something is friendship.** Relationships. People who will welcome us into eternal homes, just like the forgiven debtors welcomed the manager. Our money might not be permanent, but apparently our friendships could be.
- I. I think Jesus uses this cheeky story to teach a lesson because **he knows his audience.** He was speaking to mainly poor and working class folks. These folks are not of the world of the master or the manager. They likely look with disgust a bit on all of them, even if they envy their money. To them Jesus is saying, "Sure, there is plenty to critique here. I'm certainly not endorsing the dishonesty. But there's something here you could learn that could be useful to you. **Reciprocity is a powerful ally.**"
- J. A number of Jesus' core followers were originally fishermen. When Jesus first called them, he told them he would show them how to fish for people. I wonder if in this story, that's now what he's doing. The bait for human beings isn't worms, and they can't be caught with nets. But money, for all its dangers and faults, can actually be very useful in the work of "catching people".
- K. Now it sounds a bit crass to say it that way. Is Jesus saying we should buy friends? Or bribe people into the kingdom? That's a pretty reductionist way of looking at it. What I really think Jesus is saying is that **generosity is powerful stuff.** It has a profound ability to open up relational opportunities. Generosity disarms people; it puts us on friendlier terms. And the

ministry Jesus is calling his followers to, to share the blessing and fullness of life that Jesus brings is a generous ministry that happens best in the context of personal relationships. Why not blow some money as part of that endeavor?

- IV. So how exactly does Jesus want us to respond to this crazy parable? If Jesus's parables are always "stories with intent", what's the intended reaction he's trying to provoke in his listeners, as well as in us?
- A. I think the first thing is to **remember that whatever assets we have, we are only managers**. From dust we came and to dust we will return. Whatever we have to spend is what God has entrusted to us. We are controlling assets that have been given to us to control, but which have only been given to us for a season, and at some point will be taken back from us. Ultimately, *this is not our money*. It is God's. But the Divine is giving us authority and agency. God is giving us permission to spend on their behalf. We see in other places, like the parable of the talents, that God expects us to invest what we're given to manage, not simply bury it in the ground and keep it safe. With this parable, I hear Jesus saying, "Go ahead! Spend my money. I want you to. Just make sure you spend it on the right thing; something that will pay off long term. When you do, I will say to you my friend, 'Well played.'"
- B. **I don't think that Jesus tells this story of the dishonest manager as an example of how we should live**. Not really. It's not a "go and do likewise" kind of parable. No, I think it's a "**how much more...**" kind of parable. This is another one of Jesus' favorite devices. If this is true, how much more is *that* true. "If God feeds the ravens, how much more will God feed you." "If God clothes the flowers, how much more will God clothe you." In this case, I think Jesus might be saying something like this:
1. The shrewd manager only cared about money. His pursuit of money led him to play the system, so that he'd be financially secure. But in the end, his security was reliant on having positive relationships with others. He used money to bless others which forged relationships through which he'd benefit as well.
 2. If this guy, who was only motivated to be generous to save his own skin could experience blessing and reciprocity for his hospitality, **HOW MUCH MORE can you, who seek genuine relationships experience the fruitfulness of hospitality?** If this guy, who is only motivated to look after himself understands that it's in his own self-interest to invest in others, how much more should you put that into practice? For the manager, relationship was a means to an end. But for you who care about others and seek their welfare just as I, Jesus, myself do, the *relationship* is the end. The money is the means. **So how much more fruitful could your efforts be when you take a page from the shrewd manager's book**, and bless some folks in your sphere with what you've got? It's my money anyway, so go out and spend it on something that will pay off long term.
- C. So if this interpretation is valid, that brings us to what Jesus is inviting us into: to actually **share what we have to bless others**. Give things away. This is the invitation Jesus has for us, to share whatever resources we have as a means of blessing others practically and opening up relationships. Now we may not always feel like we have the means to give a lot financially, but I think the invitation still holds. So this could mean taking someone out for a meal, or offering to pay a bill you know that they can't manage right now. But it could also be offering to watch their kids for a few hours or giving them a ride somewhere. The point is in **giving practically of whatever resources we have**, remembering that they are not ours to possess but to steward, and Jesus is inviting us to steward them towards others.
1. Personally, I think **Jesus is having fun with this story**. I think he liked presenting this SBF scoundrel type character and inviting his listeners into a bit of playful discomfort. But

in the same way, I think he is inviting us to *have some fun*. This shouldn't be an onerous task. It should be a freeing one. Here's some money! It's not yours - just give it away. Make some people happy. Make some new friends. Have fun doing it.

2. Over the last decade, **social psychologists have done a lot of research around a practice that they call *prosocial spending***, meaning spending on other people. These researchers wanted to find out if there was a correlation between how people spent their money and how happy spending it made them. And they found a very strong one.
 3. In experiment after experiment, in culture after culture, among laborers in third world Uganda or affluent college students in Canada, the results were the same. Despite what people predict will be true of themselves, **when they spend money on others, they feel happier.**
 4. Many of the experiments went something like this: You give someone an envelope of money, might be \$5, might be \$20. You tell some people to spend the money by the end of the day on themselves. You tell others to spend it on someone else. At the end of the day you call and ask them what they spent it on, and how they feel now as a result. Person after person who was given money for themselves bought a coffee, or some earrings or makeup and say they felt fine, but it really didn't do much for them emotionally. **But the people who took the money and bought their friends a coffee, they felt much happier.**
 5. Similar experiments in the **workplace yielded interesting results**. If you gave every member of a team a bit of cash and told them to spend it on themselves, they'd each go out to lunch or something but there would be no net positive effect. You essentially lose the money. But have them spend the money on their team-mates and things change. Teams are not only happier, they are markedly more productive, meaning the financial investment more than pays off, it makes you money.
 6. One of the researchers, Michael Norton, summed it up in a TED talk on the findings in this way: **"If you think money can't buy happiness, you're just not spending it right."**
 7. One of my favorite tasks as the pastor at Haven is working with **others from our Haven Board to give away at least 10% of every gift we receive**. Every year, we supports folks in our community with financial needs as they come up, or we send gifts like DoorDash cards and such to communicate care in the midst of personal crises. We also give to a number of organizations outside of Haven who are doing important work that we believe in and want to support, groups like the Transgender Law Center, or the local indigenous organization the Sogorea Te Land trust, or Insight Housing, for their work helping unhoused people in our community find shelter.
 8. Since our recent retreat we've also been imagining together some **next steps for Haven** - ways we might grow both in building community amongst ourselves and also reaching out to folks who don't have a spiritual home but might appreciate finding one here. As our leaders process all the input and discern some experiments to run in 2023, I wonder how we might think about deploying resources in these efforts. **Might part of what we feel called to move into in the coming year include more opportunities for prosocial spending?**
- D. So God is inviting us, like a manager, to spend the Divine's money, to be shrewd about it, and spend it on others. But I think there's one more important take-away here, and it's found in these words from Jesus at the end: **"If then you haven't been trustworthy in handling worldly wealth, who will entrust you with the true riches?"** The reality is that the most valuable things in do not come in cash, credit, or Cryptocurrency. Jesus is inviting us to

focus on something beyond that, something he calls true riches. So what's Jesus talking about here?

- E. For me, **true riches is a different kind of currency - the currency of the kin-dom of God.**
1. I think "true riches" is a way of speaking to the **intangible power and presence of the Divine that flows in and through our relationships, our prayers, our acts of service, our words of encouragement to one another and to our neighbors.** True riches are those moments of transcendence that remind us that we are not alone, that our actions are not isolated, that we are connected to something bigger and truer and more beautiful than ourselves. True riches means spiritual power, sacredness, unity with the Divine.
 2. Haven, if we want to continue to grow as a community that's truly **creating safety, honoring diversity and centering on Jesus, than we need more than money, we need true riches.** If we want to lay hands on one another and see each other encounter the Spirit's presence as we call out to the Divine, **we need true riches.** If we want to participate in the smashing of idols that uphold systems of oppression and distort our view of reality and God - if we want to help tear down idols like patriarchy, heteronormativity, white supremacy, capitalism - **we really need true riches.** If we want to cultivate community that can endure all the crises of our world, all the disasters taking place around us and looming on the horizon, if we want to live into interdependence and collective care in the midst of all that is threatening to tear us apart, **we need true riches.**
 3. And that starts by **managing well what we have,** understanding that as we're faithful with what we've already been given, we may have the opportunity to be faithful with more.
- F. Friends, we don't have to flip a coin to magically make the world a better place. We don't have to risk destroying everything to improve the world we inhabit. I don't think we're called to gamble with the world, **we're called to invest in it.** So may we invest wisely. May we steward our resources well. **May we open up pathways to more relationships that prove fruitful as they benefit from an infusion of true riches.** And as we do so, may we experience cheeky Jesus, saying "well played" to us. Amen.

Questions for Reflection and Discussion

1. How does this story strike you? What do you take from it?
2. What has prosocial spending looked like in your life? How might you want it to look for you personally, or for Haven, going forward?
3. How would you describe "true riches"? What might it mean to "steward" them?