

Hope Church South Haven November 2nd, 2025

Luke 16:1-13

Habit #3: open hearts and wallets – extravagant generosity.

We're working through a series about what it really means to follow Jesus – ROOTED

CONNECTIONS. We're asking, "What habits should show up in the lives of people who call themselves His followers every single day?"

A habit is a BEHAVIOR that **comes automatic**. Part of your identity.

Habit #3: open hearts and open wallets – living a life of generosity. Extravagant generosity.

Extravagant generosity means **giving more than what's expected** and going above and beyond to help others. Because that's how much God has given to us. *It's about sharing our time and talents and money in a big way*. Trusting that God provides and wanting others to **experience God's love through our open-handed giving**.

I want to start with two quick disclaimers about today:

1. This isn't meant to be another Sunday where you leave feeling guilty. I don't want anyone to walk away weighed down by guilt over their money, blessings, or opportunities – or thinking about all the things you have compared to others. Feeling bad about having things isn't the point today. I honestly don't believe that guilt is from the Holy Spirit.
2. I'm not here to ask you for more money for Hope Church. But I can tell you this: great group of deacons that is trying to be the best stewards of the money you give to Hope. Open and transparent.

Today is about something different. **It's about living a generous life.**

You can give without loving, but you cannot love without giving.

Amy Carmichael (Irish missionary and writer)

Studies show that being generous is actually good for you! Here's how:

- **Mental and Emotional Benefits:** Generous people are happier and more satisfied with life. Generosity can lower anxiety and depression. Reduce stress. Give you a stronger sense of purpose and self-worth.

- **Physical Health Improvements:** Research shows that generosity can lower your blood pressure. *Cut stress hormones*. Can even lower your risk of diseases like DEMENTIA. Generous people often *live longer and have stronger immune systems*.
⇒ Those who give are more likely to exercise and eat healthy than those who don't.
- **Stronger Relationships:** Being generous can actually help you get closer to others and *improve your relationships*.

But here's something to consider: BARNA STUDIES show that only about 5% of adults in the US tithe. **Most households give around 4%** of their yearly income to churches or ministries or people in need.

That's *different* from the way earlier generations of Christians did things.

- For a long time, Christians were the ones who **started schools and hospitals**. Christians were responsible for social welfare. Caring for the poor and the vulnerable.
- But things have CHANGED. *Our world* has become much more interested in buying things and **chasing after wealth**. People also **don't trust churches and NPO's** as much as they used to.
- This means that Christians today aren't as generous as we see in the early church.

Open your Bibles at Luke 16:

- This chapter in Luke comes right after the stories about lost things. The LOST SHEEP.

The lost coin. The **prodigal son**. Each story shows that God is always looking for people who are lost. God is always ready to welcome them back with open arms.

- In **LUKE 16** Jesus explains to his disciples how you know if someone was found. How you know if someone came home. Visible in their relationship with money and possessions and things.

Verses 1-2

Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’

- Back in those days, rich landowners often put someone in charge of running their estates – usually a slave who was born into the family.
- These managers had a **lot of authority**. They could rent out land, *make loans to others*, and even settle or collect debts.
- They lived of the commission they took from whatever payments were coming in.

- According to the *laws in Israel at the time* – if a manager messed things up or was dishonest – there was supposed to be a **harsh penalty**. They had to *pay back the money* or even *end up in jail*.
- But in this story the manager isn't punished the way he was supposed to be. **He is simply fired and loses his job.**

Verses 3-7

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 – I know what I'll do so that, when I lose my job here, people will welcome me into their houses. So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' '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.' 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 manager is in a really tough spot. He knows he's in big trouble. If he doesn't come up with a plan soon, he might have to **do hard physical work** or even **end up begging** others for help to SURVIVE.

- He comes up with a plan. He calls in all the people who owe his master money and **starts striking deals** with them – cutting down their debts. Even though he doesn't really have the right to do it.
- The amounts he forgives is huge. **Almost 500 denarii**. Average day's wage was one denarii.
- Some bible commentators believe these amounts represented the tax owed by an entire village!

Verses 8-9

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. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings

- Back in Biblical times, there was a strong **reciprocity culture** – if someone did you a favor, you were expected to return the favor.
- This is where the manager was really clever. By reducing the debts, **he guaranteed that the people he helped would feel that they owed him** and that they would help him out when he needed it.
- He also put the OWNER in a tough spot – a real catch-22.

⇒ If the owner tried to undo what the manager had done – the people who had already benefitted from his generosity – **would be furious**.

⇒ But if he **let it stand**, everyone would think of him as a wonderfully generous man.

- The OWNER ends up **praising the manager**. Not for being dishonest. But for being savvy and smart in how he handled his *desperate situation*.
- Jesus then draws a contrast: people who **don't follow God** (people-of-the-world) are often *more street-smart about handling money and tough situations* than those who **do follow God** (people-of-the-light).
- This is why Jesus shared the story of shrewd manager. He warns his disciples that they need to **wise up when it comes to money**. Use their money and possessions and things for purposes that serve God's kingdom.

Verses 10-13

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? No one can

serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

- Luke uses the Greek word **μαμωνᾶς** / *mammonas*. It describes whatever you put your trust in. Used in the CONTEXT of **wealth and money and possessions**.
- Jesus reminds his believers that they can't serve both God and mammon. God and wealth-and-money-and-possession.
- You'll end up loving one and turning your back on the other one.
- Jesus challenges His disciples that the proof of their commitment to Him will be VISIBLE in how **trustworthy they are with little things**. How they handle their money and possessions here on earth will be the real proof if they are really sold out to Him.

Jesus isn't telling us in **LUKE 16** to be dishonest like the manager. What He wants for us is to live shrewdly. To become **street smart**. Especially when LIFE IS HARD.

LUKE 16 reminds us how we handle money and possessions and things in a **consumer driven world** matters to Jesus.

Jesus shared this story with his disciples to challenge us today that we **need to live lives that have lasting value**.

It's okay to enjoy our time. It's okay to enjoy our money. It's okay to enjoy our possessions. It's okay to enjoy the influence we might have. But **we shouldn't** use those things just for our own benefit.

Jesus calls us **to use** our time and money and talents to *serve His kingdom*. He reminds us in **LUKE 16** that *being faithful in small things* shows how deep our faith really runs. The way we MANAGE our money and wealth and possessions is the **real proof** of who is in charge of our lives: **God or something else**.

We should **use everything in our lives** to make this world a better place. Use it in such a way that it echoes into eternity. And we do that by choosing to live a life of extravagant generosity.

How can we do that?

#1: Generosity starts with understanding stewardship.

- God allows us to enjoy our money and possessions and things.
- But if I follow Jesus, I need to know. An unwavering truth. That EVERYTHING that I **have** – EVERYTHING that I **am** - is a gift from God.
- That I should be ready to **give**. Ready to help. Ready to *serve*.

- Anytime and *anywhere* and **for anyone** I can.

“Tell those rich in this world’s wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—**to do good, to be rich in helping others, to be extravagantly generous**. If they do that, they’ll build a treasury that will last, gaining life that is truly life.”

1 Timothy 6:17-19 MSG

- I need to use my money and possessions and things to **help God’s kingdom breakthrough** in this *messiness. And in the brokenness. And in the poverty.*
- It reminds me of that famous Spiderman quote: “With great power comes great responsibility!”

With wealth (or with this kind of lifestyle) comes great responsibility!

- **We are part of God’s redistribution business.** God has blessed us so that we can bless others.

#2: We need to give with the right attitude.

- Don't give just because you're hoping God will bless you in return.
- That's the danger with prosperity theology – the idea that if I am generous, then God will reward me with more. **GUARANTEED.**

⇒ I still remember going to a church service 27 years ago where the message was all about generosity.

⇒ After the sermon, people had a chance to ask questions. One person raised their hand and asked the pastor honestly, “**Should I give 10% of my gross salary or my net salary?**”

⇒ I'll never forget how awkward I felt when the pastor replied, “Well, do you want gross blessings or net blessings?”

- God calls us to be **generous. Extravagantly.** Simply because it's the right thing to do. Extravagant generosity is the *obedient thing to do*. And extravagant generosity is what we want to do it.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:6-7 NIV

- A life-changing principle that I learned from one my mentors – there are **different seasons for giving** / different season for beng generosity:
 - ⇒ Sometimes, we're facing tough times – like medical bills or other struggles – and we **might not be able to give much, or anything at all**. That is OK. Give your time and talents.
 - ⇒ Other times, we're in a place where we can give consistently. Ten percent every paycheck.
 - ⇒ And then there are those seasons when we **can give even more**. Give out of our abundance.

#3: Give intentionally.

- Be purposeful and plan your giving.
- Pray about it. **Ask the Holy Spirit for guidance** and invite Him to show you where the real needs are.
 - ⇒ *What can I give?*
 - ⇒ *Where should I give?*
 - ⇒ *How should I give?*
- Don't be stupid. Do your homework. Make sure you support someone or something that will be good stewards of your money.

- Make generosity your **first priority** with every paycheck. Generosity is not something we do with the leftovers.

I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusement, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little. If our giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them.

C.S. Lewis

- Here's what helps me...support two families in South Africa. If I don't send them money, they don't survive.
- Practical challenge: uncertainty about SNAP benefits while the government is shut down.
 - ⇒ 1.4 million people in Michigan is dependent on SNAP.
 - ⇒ More than half a million children.
 - ⇒ Don't care what your political opinion is. Many households' face uncertainty.
 - ⇒ Buy gift cards at Walmart or Meijer's or Aldi's and give it to the schools or WeCare to distribute.
 - ⇒ WeCare's bountiful baskets...