Here's some opening questions you may like to consider.

Who do we trust with our money?

Possible answers:
- my family, my church, my favourite charity – for the money I give away
- my bank, a particular savings account – for everyday spending and saving
- my pension fund – for my future
- my local authority, my government – for the money I contribute through taxes.

Why do we trust some people/organisations more than others?

What do we do when we begin to doubt that our money is safe or that it is being used wisely?

Can we share an example of how we have used our money to bring about change in the world?

Possible answers:
- by saving with an ethical bank or fund
- by giving money away to good causes
- by spending in line with ethical values, for instance buying Fairtrade or environmentally-friendly products even if they are not the cheapest option.
The Parable of the Shrewd Manager (NIV)

1 Jesus told his disciples: There was a rich man whose manager was accused of wasting his possessions.
2 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.’
3 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.
4 ‘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.’
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.
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.
10 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.
11 So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?
12 And if you have not been trustworthy with someone else’s property, who will give you property of your own?
13 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.
14 The Pharisees, who loved money, heard all this and were sneering at Jesus.
15 He said to them: You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.
What words or phrases, actions or emotions immediately strike us from the reading?

Possible answers:

- The steward is described as both ‘shrewd’ and ‘dishonest’.
- The owner is described as a ‘rich man’.
- The rich man is informed by others of the mismanagement by his agent, he is not on top of things himself.
- There is a significant loss of trust.
- The rich man makes an immediate decision to end the steward’s service.
- The steward either does not defend himself or there is no space for him to defend his actions.
- But he is not dismissed immediately: he is given time to produce accounts.
- We are party to the steward’s internal conversation about his likely future.
- He is realistic in his assessment of his capabilities.
- He acts decisively and surprisingly: he writes down debts to his employer.
- The debtors must have been surprised and grateful. He hopes for their goodwill.
- He gets his employer’s praise for his shrewdness.
- Jesus compares two sorts of behaviour.

Luke is a gospel that takes money and economics seriously: one in every seven verses has an economic reference. This passage comes from a series of stories that consider people’s use of and relationship to money. One of our common sayings, ‘You cannot serve both God and Mammon’, comes from this chapter and is attributed to Jesus. Mammon is sometimes translated as ‘dishonest wealth’.

The debts discussed in the story were substantial. They were equivalent in value to three and seven and a half years, respectively, of the average income for a day labourer: the produce of 150 olive trees and 100 acres of wheat. The rich man and his steward are deeply enmeshed in a structural and valuable exchange of commodities and investment of money.

The question of what is ‘dishonest wealth’ might be appropriate here, as debts often carried big interest burdens and large-scale landowners had often acquired their land as a result of the indebtedness and dispossession of the poor.

Let’s look at the characters in this story.

What are they like?

How do you think they fitted into the society of Jesus’ day?

Wheat and oil were both staple crops, but also important for export within the Roman Empire, which was the controlling power in Jesus’ homeland. Perhaps the rich man was a merchant, advancing money to estate owners for investment and taking a portion of the crop in return to sell on. This could be like our ‘futures markets’ where investors gamble on the value of commodities when they are harvested. It is unlikely that he will have been thought of sympathetically by ordinary farmers and labourers in Jesus’ day.

What do you think lay behind the rich man’s challenge to his steward?

What might the rich man be expecting?

What do you think the steward feels when he is accused of wastefulness?

Are his subsequent actions beneficial only for himself?

Might they enhance the status of his master?
The steward is accused of ‘wasting’ his employer’s money; this is not quite ‘stealing’ it, which would be dishonest.

Could it be that his financial decisions were not resulting in the kind of return that his employer expected?

Could he be spending on things that might not be so profitable?

Money is seen in this passage as giving rise to a poor relationship – the breaking of trust between owner and steward – but it can also be used to create supportive relationships. Namely, the reduction of debt, the creation of mutual obligation and the increase in the owner’s reputation for generosity.

Do we have any strong feelings about the way in which our banks and financial institutions invest our money?

Is there anything we can learn from this story?

At the end of the passage Jesus comments that it is advisable to be shrewd with money and to use it for good, especially when we might acquire it ‘dishonestly’. He invites a certain amount of suspicion towards money because of its way of claiming our attention and distorting relationships.

Who can we trust with our money?

Can we trust ourselves?

According to Christian Aid’s research, banks invest far more in fossil fuels than they do in renewables. Fossil fuels are one of the prime drivers of climate change, which causes extreme and erratic weather, especially in the global South.

No major high street bank has a plan yet to make their investment decisions in line with the internationally agreed necessity to reduce fossil fuel use to a safe level.

Recognising that around three quarters of current fossil fuel reserves need to stay in the ground in order to avert the worst impacts of climate change, Christian Aid’s Big Shift campaign asks us to engage with the people who manage our money – the biggest high street banks. It also invites us to ask them to move investments out of fossil fuels and into renewable energy, in order to reduce the harm climate change causes our sisters and brothers around the world.

How can we persuade our banks and financial institutions that this is an urgent matter for our shared future?

Draw attention to the items on the table in the centre.

Can anyone suggest other symbols that might be put on the table?

Ask if anyone would like to offer a prayer as a result of all that has been shared and discussed.

End with a prayer together, perhaps the Lord’s Prayer. It reminds us of ‘the economy of enough’ and the importance of forgiving debts.