

THE KEY TO INDEPENDENT WEALTH 1

Several years ago, I was drawn to take a closer look at the parable of the unjust steward, and from that study came a revelation that has literally changed my life in dramatic ways. Let me give you the context first.

At the time I took a closer look at this parable, my husband and I were just coming out of a severe financial trial. We had looked at bankruptcy options, but we both just couldn't do it. We felt that we created our mess, and we needed to clean it up. I'm not saying that anyone who files for bankruptcy is wrong or morally deficient at all. I understand the tremendous pressure and hopelessness that comes from such financial conditions. And for some of you, you found yourself in that situation through no fault of your own. For us, we created the debt, and we were going to pay it off.

I had contacted all our credit card providers seeking some help on reducing interest using the hardship provision but we didn't even make enough money to qualify for that! We had already missed two months of payments on two cards. We had sold a car to get one caught up but were still falling behind. I had also started losing my hair due to stress. I didn't know that was why until later. It was falling out in handfuls. We didn't know for sure if we'd have enough money to eat, but each time God was faithful, and we never went without food. In fact, we had hundreds show up out of nowhere taped to our front door in an envelope!

It was also around this time that God gave me my online course idea, Genius Communication. He let me know that the wealth generated by this idea would help fund an Apostolic Training Center that would equip and send marketplace apostles all over the world to minister before kings. I knew that in order to fulfill this mission, I'd have to deal with the emotional and personality constraints that led to our financial predicament and learn how wealth works. This began a journey that has been absolutely incredible and has been the content for most of what I've taught in this section.

After we made the decision to just bite the bullet and pay our debt, I felt led to understand the Parable of the Unjust Steward. I'm going to read that parable here and then take you on the exact journey I took that uncovered the one revelation that turned everything around.

Luke 16:1–3 ESV

¹ He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. ² And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.'³ And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg.

A manager is “one who is in charge of running a household.” The position usually involved monetary matters. The word “charges” is *diaballo* in the Greek and only used here. It means “to accuse falsely,” which brings another idea to the context in that the manager appears to have been falsely accused not justly accused of wasting his possessions or “spending foolishly and to no purpose.”

Luke 16:1 TPT

¹ Jesus taught his disciples using this story:

“There was once a very rich man who hired a manager to run his business and oversee all his wealth. But soon a rumor spread that the manager was wasting his master’s money.

Unfortunately, the master dismissed him without an investigation but was still demanding an audit. The manager saw he was in quite a predicament. He didn’t want to engage in hard manual labor, and he was too ashamed to beg. So he came up with a plan.

Luke 16:4–7 ESV

⁴ I have decided what to do, so that when I am removed from management, people may receive me into their houses.’ ⁵ So, summoning his master’s debtors one by one, he said to the first, ‘How much do you owe my master?’ ⁶ He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’ ⁷ Then he said to another, ‘And how much do you owe?’ He said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’

He basically reduced the debt owed to his master creating security and friends with his debtors. Let’s read it in *The Passion* just to see the amount he “saved” them.

Luke 16:6–7 TPT

⁶ One debtor owed twenty thousand dollars, so he said to him, ‘Let me see your bill. Pay me now and we’ll settle for twenty percent less.’ The clever manager scratched out the original amount owed and reduced it by twenty percent. And to another who owed two hundred thousand dollars, he said, ‘Pay me now and we’ll reduce your bill by fifty percent.’ And the clever manager scratched out the original amount owed and reduced it by half.

By the way, helping others reduce their amount of debt as a living is solving a huge problem and will pay handsomely.

Luke 16:8–9 ESV

⁸ The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than

the sons of light. ⁹ And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

Commended means something like this, “You are remarkable for having done such a clever thing.” Even if the word “accused” means falsely accused, by the time the steward is done, he’s collected debts that weren’t his and made friends making him a “dishonest steward.” And his master couldn’t help but commend him for his genius plan. And he’s now set for life.

Luke 16:8 TPT

⁸ “Even though his master was defrauded, when he found out about the shrewd way this manager had feathered his own nest, he congratulated the clever scoundrel for what he’d done to lay up for his future needs.”

Jesus continued, **“Remember this: The sons of darkness are more shrewd than the sons of light in their interactions with others.**

This statement by the Lord is almost offensive and what led me to dig even more into what He was saying. First, it’s not complementary that the sons of darkness are more shrewd than us. And, second, how is being shrewd a good thing?

Many of us have the archaic definition of shrewd in mind, which meant “malicious, bad, and shrewish.” It’s comes from a word that meant “to curse.” But let me give you today’s definition and the Bible’s. It means “astute or sharp in practical matters.” It’s solving problems in such a way that it’s almost like a work of art, which I’m sure is what the master was amazed by.

In the Greek, shrewd, here, means “pertaining to understanding resulting from insight and wisdom.” It’s being “prudent, sensible, and practically wise in relationships with others.”

Ecclesiastes 2:26 ESV

²⁶ For to the one who pleases him God has given wisdom and knowledge and joy, but to the sinner he has given the business of gathering and collecting, only to give to one who pleases God. This also is vanity and a striving after wind.

There’s so much in this verse, but let’s focus in on the words “wisdom” and “knowledge.” Wisdom is SHREWDNESS. Knowledge is CUNNING. Cunning is “skillful or expert” and is another word with a bad connotation. It originally means “to know.” Here’s what’s crazy. One definition of shrewd was “artful,” and one definition of cunning is “artfully shrewd.”

The main idea of cunning is “to know by seeing.” It’s a prognosticator who can forecast or predict the future and then positions himself or herself to take advantage of the future when it arrives. It’s closely tied to prophesying. This is

amazing because we have Holy Spirit who knows the future and always gives us an advantage to practical matters like wealth and relationships. Unfortunately, we have taken a religious view of these things and allowed the sons of darkness to be more shrewd. **The main thing is that being shrewd is an attribute of wisdom and being cunning is an attribute of knowledge.**

Luke 16:9 ESV

⁹ And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

This verse is even more offensive! MAKE FRIENDS WITH MONEY?!! What?! It goes deeper than what is appears. Let's look at the Passion and then I'll show you how to do this very thing.

Luke 16:9 TPT

⁹ **It is important that you use the wealth of this world to demonstrate your friendship with God by winning friends and blessing others. Then, when this world fails and falls apart, your generosity will provide you with an eternal reward.**

Basically Jesus is saying to use your wealth and possessions generously to bless others and those you've helped will welcome you with arms opened wide once you pass from this life to the next. In fact, how generous you are is a reflection of a heart faithful to God and qualifies you for true riches.

Luke 16:10–13 ESV

¹⁰ "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will give you that which is 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."

Ok, so after all of that study, I then was like HOW do I do this? How do I use wealth to make friends, do it shrewdly, and keep my heart devoted to God as wealth increases because know that the "spirit of mammon" is a very real demonic force that seeks to seduce one away through the "love of money." Let me be very frank: It is very fun generating wealth. It's an exciting game that requires strategy and intelligence. On the other hand, giving can almost seem "boring" and even a waste. Let me explain.

If you're like me, you've probably been a tither and even give above and beyond the tithe. But have you really seen a return on investment of the tithing and giving you've done, which has probably dominantly gone to churches and para-churches? I didn't.

You might immediately respond that we shouldn't expect a return when we give! Giving should be from a generous heart not a heart that expects a return. First, that's a dumb idea and statement. If you plant seed, you get a harvest. It's an earthly law and a kingdom law. On top of that, Father gave His Son for us because He's generous and He expects a return on His investment. David asked what would go to the man who killed Goliath while also recognizing the enemy's defiance to God. So let's lay aside that religious idea and be real. You sow. You reap. Any good business person knows that a Return on Investment is crucial to continue investing!

After reading the parable and pondering the how for a few minutes, Holy Spirit whispered, "Read [2 Corinthians 9](#)." Let me give you the context. Paul was collecting an offering for the saints in Jerusalem based on the prophetic word of a coming famine. He had been bragging about the Corinthians to the people of Macedonia in order to stir their generosity, and he didn't want to be embarrassed if the Corinthians failed to be generous! He found it "necessary to urge the brothers to go on ahead to you and arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction." So the context of the verses we're going to review is the gathering of a financial gift for the saints in Jerusalem.

2 Corinthians 9:6–15 ESV

⁶ The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹ As it is written,

"He has distributed freely, he has given to the poor;

his righteousness endures forever."

¹⁰ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹ You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. ¹² For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. ¹³ By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴ while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵ Thanks be to God for his inexpressible gift!

Verse 6 has been quoted a lot whenever it's time for the "offering" to be taken up in churches. But this giving actually has nothing to do with church offerings, which we'll dive into next week.