Coronado Community Church

“Mr. Waddly’s Ghost”

Luke 16:1-13

A sermon by Pastor Eric Smith

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The Bible is a collection of writings about God. The many stories are ancient, the languages foreign, yet through them we can discern spiritual wisdom for our lives.

In a metaphor we say God *speaks* through the Bible.

But the stories are ancient and we need to *sift through cultural clues* to understand the meaning of what was said *then*, so that it can help us with *now*.

It’s a worthy effort. It’s sincere. It’s meaningful. And it opens the wisdom of God to us today.

This morning we have the parable called, the dishonest manager.

We’re going to get into the weeds on this one. Cultural clues are helpful… and technical, but hang with me and we’ll sort this out…

This parable of the dishonest manager…

is the story of an engaging rascal who,   
when faced with dismissal for incompetence,  
and being too soft for manual labor  
and too proud to live on charity;  
made provision for his future  
through a systematic falsification of accounts,  
which moved each of his master’s debtors  
into a debt of gratitude to himself.

When Jesus told his story, it was contemporary …it was *just how life is* for his listeners.

The folks knew financial practices in their day. We’re not familiar with them.

So for this parable to make sense, we need some idea of how the folks saw it back then… (as much as we can).

Jesus told this story to Jews. He told all of his stories to Jews. Jesus was a Jew.

Every story, every parable had a back drop of practices and customs of 1st century Judaism. That makes sense, right?

Next… Jews lived by the Law of Moses. The Torah. 613 commandments with elaboration. It was not the constitution of the United States. The Law of Judaism had and has many aspects that we don’t know much about or, if we do know, we don’t understand.

So here is the important Biblical Law for today’s purpose.

The Law of Moses *did not allow the taking of interest on loans.* Mortgage rates were not going up or down.You couldn’t go to a lender and get a 3% or 6% or 15% loan… not like that. The biblical term for charging interest is *usury*. It was forbidden. (This is laid out in Exodus 22, Leviticus 25, and Deuteronomy 23)

The primary characters in this story were Pharisees.

Pharisees represented just one branch of Judaism. Christianity has lots of branches. Jews have lots of branches, too, then and now. Each branch has its own peculiarities and specialties.

Pharisees were often business people. Their world involved financial and commercial concerns.

They made money through financial transactions. To do that they needed to make loans with interest – and this was a problem.

They also prided themselves on their strict observance of the Law of Moses – and *this was a problem for them, too.*

*How could you make money when charging interest on loans was against the Law?*

Here is what they did…

In order to observe the Law while – at the same time – maximizing financial gain, they needed what we might call a *loophole in the tax code*.

They needed a way to charge interest on loans without it being …technically… a violation of Law.

Some Pharisee hedge-fund manager came up with a way to do it.

The logic ran like this (this is really down in the weeds):

* The requirement of *no-charging-interest-on-loans* was to protect the poor.
* It was not established to prevent the lending of money for *the mutual profit of both lender and borrower.*
* So when a loan could be regarded as a business partnership, the interest on that loan was considered a “sharing” of the profits from a joint venture.

The reasoning continued... (more weeds)

* If a person already possessed some of the commodity that he wanted to borrow (like wheat or oil) he was not considered poor.
* And the taking of profit in a joint venture with a person who was not-poor should *not* be considered usury.

So the way this worked was

* however poor a person was, they would surely have a *little* bit of wheat left in their bin and a *little* bit of oil for the lamp. You could assume that.
* And having any wheat at all, or any oil at all made that person, by definition, *not* poor.
* So, any interest gained through a *wheat or oil transaction* would not violate the letter of the Law.

Wheat… and oil… these were the two commodities used to work out these deals. And notice… *wheat and oil are the commodities in this parable.*

So here’s what we know …

Pharisees could make loans and charge interest for loans, and *not violate the Law* as long as they made the loan *with terms of wheat and oil.*

In the parable, two debtors had received large loans from the dishonest manager … the loans were in … guess what… wheat and oil.

It meant that the loans were interest generating loans. Jews of that time – the Jews who Jesus told this story to – understood this.

That’s how things worked.

The manager in the parable held notes on interest bearing loans. When he learned of his impending dismissal, but before he turned in his keys, he returned promissory notes and asked the other parties to write new notes for *the principal amount only* on each loan – forget the interest – which, of course, they were delighted to do.

So here’s what transpired…

The manager’s action was entirely legal… he was still his master’s agent and could act on his behalf.

The twist in the parable is this:

What the dishonest manager did in changing the terms of the loans was faithful to God; because, probably for the first time in his career, he had actually followed the intention of the Law. And, coincidentally … in doing the right thing he did pretty well for himself, too.

The master had no case against his manager because the manger did nothing wrong, and, his master realized that the manager had followed the *true intention* of the Law of God.

So, since there was no other good choice, he responded benevolently to his former employee - commending him for what he had done. This made the master appear upright and righteous.

But, you’ll notice, that manager did not get his job back.

Now… all of that is a lot to absorb.

The parable is another example of *how Jesus illustrated the complexities of living both with, and without, integrity and faith in God* … through what, at first, looks like a simple story. The Gospels are full of this sort of thing – sometimes we see it and sometimes we don’t. That’s always been the case – for 2000 years of faithful people following Jesus.

Sometimes we get it – sometimes we don’t. It’s a grand tradition!

Our lives are just as full of complexities as what we find in the parable.

We can act in manners that are not illegal, yet be entirely out-of-synch with the will of God. Lots of that sort of thing in our world today.

What this parable says to us is that…God always wants you to live with greater integrity …beyond what is commonplace and acceptable in both legal and financial practices of our time.

Like the dishonest manage of the parable, you can be faithful to God and, in doing the right things, do well for yourself, too.

So… let’s have a story. It’s a Ghost story…. a story of financial management for the right reasons!

I was first introduced to Mr. Waddly’s Ghost by Grant Washburn. Grant and his wife, Luella, were the lay leaders of the First United Methodist Church of Lake Elsinore which was the first church that I served as the pastor. Grant told me this story…

Grant and Luella married during the depression in Minnesota. Very early on, they decided that the opportunities they sought lay elsewhere. So they packed up a flatbed truck with their firstborn son and all of the earthly possessions – a mattress tied to the very top – and headed west to California.

They came to Los Angeles and Grant got a construction job right away. Two months into their new life, Grant fell and broke his back. He went to the hospital. The family of three had no insurance, no nest egg to fall back on, and there was no social security to tide them over.

Luella sold the truck and started ironing and cleaning and cooking … whatever she could find to do to make a few dollars. Grant was out for three months. When he got back on his feet he could not return to manual labor. But he was a handsome, charming guy, so he applied for a job as chauffer to Mr. Waddly – who was very rich - and was hired.

Grant drove Mr. Waddly to his various engagements and Mr. Waddly loved to talk. His favorite subject was money… how to make it, how to spend it wisely, but most of all how to save it; and Grant listened carefully.

The two became friends in an employer-employee sort of fashion. Grant would take the car home every night and have it ready to pick up Mr. Waddly each morning.

One day, knowing how Mr. Waddly liked to save money, Grant suggested to him that he didn’t need to drive the car home each night… he could just ride his bike back and forth from the apartment to Mr. Waddly’s house and thus save some gasoline expense.

Mr. Waddly loved that! And from that day on, Grant began to think of and suggest other ways for Mr. Waddly to save money.

A few years later, Mr. Waddly died. But in his will he left Grant and Luella and their children enough money to buy property, build a home, and start a business… all of which they did.

Forty-six years later the Washburns were the lay leaders of the First United Methodist Church of Lake Elsinore. The congregation renovated the old church building for its centennial celebration. Day after day during the renovation project… each time we had to purchase building material… Grant would slow down the entire process by starting a discussion of how we might do it for less cost. I was then a 28 year old pastor who wanted the whole job done yesterday, and found the process to be really annoying. But, I confess, we always got the best price.

I stopped being annoyed the day that Grant told me the story of his acquaintance and employ with Mr. Waddly. Then I understood why Grant was compelled to save a few pennies.

Ever since then, I have tried to cultivate a growing relationship with Mr. Waddly’s Ghost – and to introduce hm to others.

Remember the words of Jesus…

*Whoever is faithful in a very little is faithful also in much …*

*And if you have not been faithful with what belongs to another,*

*who will give you what is your own?*