# School of Financial Discipline

#### Class: 3

"One who is faithful in a very little is also faithful in much"-Luke 16:10

LUKE 16:10 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.

This bible verse talks about "trust" and "dishonesty". To give us a deeper understanding about "trust" and "dishonesty", Jesus has explained these verses with a help of parable. The Bible has recorded similar verses with parables in two other places, totally three. They are

- Luke 16:10 <sup>10</sup>"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.
- Luke 19:17 <sup>17</sup>"'Well done, my good servant!' his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'
- Mathew 25:21 "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.

All these three verses are explained within parable, they are

- The parable of shrewd manager-Luke 16:10
- The parable of Ten minas- Luke 19: 17
- The parable of the Talents Matthew 25:14

### The parable of shrewd manager-Luke 16:10

- 1) Luke 16:1 The manager was accused of wasting his master's possession
- 2) Luke 16:2 so he was asked to give an account of his management
- 3) Luke 16:5 he called each one of his master's debtor
- 4) Luke 16:7, 1st person gets 50% discount, 2nd person gets 20% discount
- 5) Luke 16: 8 The master commended the dishonest manager because he had acted shrewdly.

In the above parable the manager is termed dishonest as well as shrewd, why is he called a dishonest manager, did he steal? no then what is his dishonesty? The master has entrusted a business to him but he completely mismanaged it hence accruing a loss to the business, when the master asked an account of his management he acted shrewdly by calling all his masters debtor and writing of some of income as insolvency and hence prevented a great loss to his master, he was commended for his shrewdness.

Here his mismanagement is called as dishonesty, his master's property was entrusted to him, but he mismanaged and accrued a loss. A business runs into loss due to two reasons

- 1) stealing
- 2) mismanagement or carelessness or negligence

### The synonyms for shrewdness and mismanagement

Alertness	Omission
Attentive	Rashness
Vigilant	Recklessness
Watchfulness	Neglect
Responsible	Mismanagement
Awareness	Irresponsibility
	Short sightedness
	Inattentive
	Carelessness

Today (2-4-2020) in India many companies have become insolvent, especially government companies, many bank have become insolvent eg Yes Bank, the Non performing assert of our country has crossed 9 lakhs crore, this huge dept has increased the tax load on the people in means on high GST, tax on petrol etc. this is also because on the negligent work force and careless management.

## The parable of the talents, Matthew 25:14

- MATTHEW 25 :14 entrusted his property to his servants
- Matthew 25:19 Master returned and settled accounts with them.
- Matthew 25: 20 master he said 'you entrusted me with five talents. See , I have gained five more'.
- Matthew 25:25 'went out and hid your talents in the ground'
- Matthew 25:30 throw that worthless servant outside, into the darkness, where there will be weeping and garnishing of teeth.

In this parable a master entrusted his property with his servants, after a time the master returns and settles accounts with his servants, the servants who have received five and ten talents have doubled their entrusted portion of property, they were vigilant in their work, so their master commended with something great.

• Leviticus 25: 23<sup>23</sup>"The land must not be sold permanently, because the land is mine and you reside in my land as foreigners and strangers.

This whole earth with its wealth and riches is the Lords property entrusted into our hands to administer and to take care, the second coming of the Lord is nothing but settling accounts of the master with his servants. Servants who have administered shrewdly will receive their reward. The Lord have entrusted with us with different job, we must have in mind that the work given to us is from the Lord rather than out higher authority hence we must fear our

Lord in doing the work sincerely and vigilantly. We cannot find an excuse in negligent work. We cannot complain about the hardships we face; it is only allowed by God to strengthen us. Negligent work will attract punishment from the Lord.

Similarly, our family, secular Jobs, monthly Income, our surroundings, our natural resource, water resource, environment, birds and animals, people we meet, church are all entrusted by the Lord into our hands, we must me diligent in administering whatever little given to us. Negligence at our administration may lead to insolvency, unhappy families, disobeying children, pollution, exploitation of natural resources, uneven distribution of wealth, diseases etc.

# Punishment for negligence

Why did the servant get a harsh punishment?

- Matthew 25:25 'went out and hid your talents in the ground'
- Matthew 25:30 throw that worthless servant outside, into the darkness, where there will be weeping and garnishing of teeth.

Even in this secular world the punishment for gross negligence is imprisonment

- IPC Section 304 A (culpable homicide)
- IPC Section 337 & 338
- Punishment with imprisonment

### Restitution must be made for carelessness

- Deuteronomy 22:8 When you build a new house, make a parapet around your roof so that you may not bring the guilt of bloodshed on your house if someone falls from the roof.
- Exodus 22:6"If a fire breaks out and spreads into thorn bushes so that it burns shocks of grain or standing grain or the whole field, the one who started the fire must make restitution.
- Exodus 22:<sup>12</sup>But if the animal was stolen from the neighbour, restitution must be made to the owner.
- Exodus 21: 29If, however, the bull has had the habit of goring and the owner has been warned but has not kept it penned up and it kills a man or woman, the bull is to be stoned and its owner also is to be put to death.

What are the reason for Carelessness or negligence?

Carelessness or negligence = Dishonesty (Luke 16:8)
Matthew 25:26 His master replied, 'You wicked, lazy servant!

- 1) wicked thought: why must somebody prosper out of my labor. The other servants get more pay than me. Etc.
- 2) laziness

### Joseph = church

- Genesis 39:2 <sup>2</sup>The LORD was with Joseph (troop church) so that he prospered, and he lived in the house of his Egyptian master.
- Genesis 39:22 So the warden put Joseph (troop church) in charge of all those held in the prison, and he was made responsible for all that was done there.
- Genesis 41:41 <sup>41</sup>So Pharaoh said to Joseph, "I hereby put you in charge of the whole land of Egypt (India)."

Joseph was trained by the Lord to be the finance minister of Egypt, his training grounds was as a slave and as a prisoner, it is said that he worked diligently that he was given all authority in his Egyptian master's house and in the Jail; did he complain about his hardships. Joseph is a good example for us.

#### Some Proverbs

- Proverbs 22:29 See you a man diligent in his business? he shall stand before kings; he shall not stand before mean men.
- **Proverbs** 10:4 Poor is he who works with a negligent hand, But the hand of the diligent makes rich.
- **Proverbs** 10:4 Lazy hands make for poverty, but diligent hands bring wealth.

#### Practical exercise

- Write down three incidences where you were careless at work and it cost some others, if possible, restitute the loss.
- Write down three incidences where you were vigilant and made a profit for others.