

The Stewardship of Money

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Scriptural Text: Luke 16:1-15, ESV

We have been studying through parables of Jesus and this is another great and interesting parable He shares. It contains a twist we do not expect. Many of Jesus' parables related to the issue of money and this one does very directly. He uses this parable to teach His disciples on how to think about money and it is different from the way our flesh wants us to think about money. It is hard because our priorities get so mixed up and we see so much importance in the here and now and we do not see how valuable eternity is.

The Parable of the Dishonest Manager

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. 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.'* 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.*

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."*

The Law and the Kingdom of God

¹⁴ The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. ¹⁵ And he said to them, *"You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God."*

This parable is a curious one to read, is it not? As a young man reading this I thought, "That is strange and I do not know what it means." Jesus uses these parables, these little stories, with powerful, spiritual lessons to teach us eternal truth so we would be drawn to God Himself and be drawn to that which is eternally valuable. The main idea we will learn from this study is: wise people use temporal resources to increase their joy for all of eternity, to connect to God, to connect to His glory, to connect to His Kingdom, and to connect to people. Loving God and loving other people is what life is about and its purpose.

We will consider five responsibilities regarding a steward. A steward is simply a manager and in this parable we are told of a dishonest manager and it is told to us so that we might have the possibility of being honest and faithful managers and stewards of resources.

The first responsibility as steward has is to seek the Master's desire for the use of His money. In Jesus' thirty-nine parables money becomes a dominant theme and it is found in almost one-third of the parables Jesus teaches. This emphasis should not surprise when we consider how much our thoughts and times are occupied by money matters. Consider the amount of the time during the average week you think or deal with matters related to money.

The Gospel, if nothing else, is incredibly real and it connects to real life. It is not esoteric and something we deal with on Sunday morning and the rest of the week we must deal with human philosophy and the ways of this world. No, the Gospel sinks right down into where we live and that is why Jesus tells us these parables about money. He knows we

are so often entertaining such foolish, small ideas about the resources God has given to us and we fail to see the things really important and significant in life.

One of the most spiritual, God-honoring acts of our life is to meditate upon money. That may surprise some, “When I think about money, that is not really spiritual. We should not even talk about it in church.” No, one of the most spiritual, worshipping, God-honoring acts of our life is to meditate upon money so we might use it as good stewards for the glory of God.

¹ He also said to the disciples, “*There was a rich man who had a manager ...*

His audience is His followers and they are believers and people who are committed to Jesus’ and following Him. This is not a story for unbelievers so much as it is a story for believers on how to be faithful with that which God has given into our management.

Who is the “rich man” in this story? It is God Himself. Who is the “manager”? It is this person to whom God has given stewardship and he is entrusted with God’s wealth so he would use it in a way which would bring glory and honor to Him. This is a privilege and an honor.

What do managers do? They manage the possessions of another. Faithful managers manage resources according to the goals of the owner and according to the desires and instructions of the owner. They realize they do not have a right to have separate goals from the owner and they do not have a right to follow other instructions other than those the owner has given. Our rights over things, money, and possessions are derived from the Owner so we look to the Owner and say, “God, you have blessed me with the opportunity of being a steward, a manager in Your Household. Share with me Your goals and instructions. That is what I want to pursue. What is it you want me to do?” Our whole responsibility is connected to seeking the Master’s desire. That is the reason the first responsibility is to know what God wants us to do with use of His resources.

In the New Testament, and in its teaching about money, money is never an issue of ownership. It never tells us we own anything. Always, throughout Scripture, we find resources, money and possessions, are always said to be God’s and we are merely managers, stewards, of them. We do not possess them. God alone possesses them.

The man in this story, representing God, is a very rich man. He appears to be incredibly wealthy and we read of just two people who owe him money, who are indebted, to him. One owed him one hundred measures of oil. This is the equivalent to eight hundred and seventy five gallons of oil. That is a pretty big debt. One hundred measures of wheat is the modern day equivalent of one thousand one hundred bushels of wheat.

This was a man who had a business and he had relationships with other wealthy people who owed him a great deal of money. He was a man who could afford to have these kinds of debts and it did not disturb him to have this large debt. It was a part of his normal life and he hired a manager to be a steward over that which was his, but this manager, as the text tells us, was “wasting his possessions”. He was foolish. He was deceitful. He was self-centered.

The second responsibility we learn from this story is that a steward is responsible to think wisely about the use of the Master’s money. We do not know how exactly he was wasting the Master’s possessions. Perhaps he was just foolish and investing it in things he should have never investing and which were really high risk. Perhaps he was neglectful and did not pay attention. Perhaps he was deceitful and I believe that was likely the case. He was “taking off of the top” and he was using his Master’s money to bring in a wealth for himself and one he did not own. Regardless, the text tells us he was “wasting” his possessions.

Is it possible for us to waste the wealthy Landowner’s possessions? “He is an evil guy. He belongs in jail! Send him away or at least fire him,” which ultimately happens. He does not have the right to be a steward anymore. Where are we in the story?

The potential for us is to love money to such an extent we begin to believe it is our own and as we begin to believe it is our own we begin to waste the Owner’s possessions. I am sure if we asked this guy, “Are you wasting the rich man’s possessions?” he would answer, “No. I am having a great time with it.” He would not believe he was wasting these possessions, but to the owner’s perspective he is wasting them and that is the issue.

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.’”

The owner has found out in a bad report the mess this manager has made of his money. This is like Donald Trump telling someone, “You’re fired!” However, the owner allows the manager to have a two-weeks’ notice which is something he should not have done. This manager uses that two weeks to do something which is even more deceitful, but also very shrewd,

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.’”

He knows, with his aches and pains, he cannot make a living that way and there is nothing he can do that would allow him to live. Here he begins to think shrewdly about money. Yet, it is not with wisdom he does this because he continues to think in this world.

When we do not think wisely about God we cannot think wisely about money and that is the issue. Theology matters; what we believe about God changes the way we live. We will always be in this person’s shoes, always trying to finagle in this world in an attempt to find a way for our self, as long as we fail to understand who God is, who it is who provides for us, who is gracious, and who is the One who supplies our needs. This man did not understand and he knew nothing about God.

The manager did not argue about his poor management. He knew he was caught red handed. He knew he was going to be thrown out of the house. He knew he had no source of income. He knew he had climbed quite high on the ladder of success, but everything was going to come crashing down around him. He was afraid of the future and that is what those who love money are afraid of because they have no god who provides for them. One of the indications we love money is that we trust in it and when we begin to see it provide a shaky foundation, which it always does, we begin to be afraid and this man is terrified. He is willing to do even more deceitful things in order to allay his fears.

Man without God often lives afraid of tomorrow because man without God must provide for himself as he has no Father to care for him. This man is godless.

When he loses his job he does not begin to pray because he has no faith. God is not on his radar screen. He does not seek the Lord and say, “Okay, you humbled me. Please provide and show me what to do.” He is pacing the floor in a panic and all of a sudden a light bulb goes off in his head and he has a great idea,

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 believes people will like him enough to take care of him and take him into their house and supply his needs. Two debtors are mentioned here, but there are many. He tells the first to take his bill and write that he owes fifty measures of oil or two hundred and thirty-seven galloons. To the debtor who owes one thousand one hundred bushels of wheat, he tells him to reduce it by twenty percent. The people who owed him money certainly must have known this was not on the level and the up-and-up, but they did not care. They were willing to go along with this game.

As a wisdom issue, we should be wary of signing contracts with people who are rushing us into it. We need to be careful of that, because if we take time the entire deal might fall through.

This manager is building huge discounts to the rich man’s debtors. In the 1st Century, particularly to the 1st Century Jew, reciprocity was a huge value, “If you give me something, I will give you something in return.” This is still somewhat a part of our culture as well, “If you do a nice favor for me, I will do a nice favor for you.” This manager, however, is going to do really, really great favors for people with his master’s money so that when he no longer is in his position, other people will do really, really nice things for him. That is the idea and that is what he is counting on.

So far, this story is a story of incredibly sad and dishonest gain. It is a story of a bad, Godless man who irresponsibly wastes this generous, rich man's wealth and then, when the man gives to him some mercy and grace, "I will give you a little bit of time to figure out what you are going to do," he uses that time to turn around and stick the knife of cheating into the man's back and even more cheat him of his wealth.

Here is why Verse 8 is like a curve ball – it is one we do not see coming. We believe it is coming right down the center of the plate and it curves us,

^{8a} *"The master commended the dishonest manager for his shrewdness."*

That is the surprise. We must love the stories Jesus tells us because they are never normal stories that go along the way we believe they are going to go. What a strange response Verse 8 is. I would have responded by getting angry, by getting my finger into his face, giving him a few choice words, getting the authorities involved, taking revenge, using my connections to see this man never lived another happy day in his life. But, here master commends his dishonest manager for his "shrewdness".

We need to note the rich owner, who represents God, does not commend this manager for his dishonesty and his neglect. He is commending for his "shrewdness". Shrewd often carries with it a negative connotation with it as though it is evil. Yet, this word is often used very positively. It simply means to be prudent or wise, sensible, discerning, to act with foresight. In other words, it means to act today with a view tomorrow is coming.

For instance, there are two passages in which shrewd is used very favorably. The first is in Matthew 7,

²⁴ *"Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. ²⁵ And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock."*

That word "wise" in Verse 24 is the same word as shrewd. This builder is not wanting his house to be built as quickly as possible. He is looking to the future and taking some time to be sure the foundation is right. He knows rains will come eventually, floods will rise up and he wants the house to be built to last. He is thinking today about tomorrow. Then, in Matthew 10, Jesus says, in talking with His disciple,

¹⁶ *"Behold, I am sending you out as sheep in the midst of wolves, so be wise as serpents and innocent as doves."*

We are called to be as shrewd as snakes and think about the future today and act, think, and make decisions with that in view. This manager was as shrewd as a snake, but he was not as innocent as a dove.

This master responds to this dishonest manager's actions by appreciating his shrewdness. This man is unjust but there is a certain human wisdom and intelligence about him. He is smart in thinking today about tomorrow and how to avoid misery.

So, we again state the obvious. Jesus does not teach this parable to commend dishonesty and that is not the point of the passage, to communicate unrighteous actions are okay. He is teaching this so we, as Christians, will think deeply about our future and we learn to use present opportunities and resources in order to pave a glorious, joyful future.

I love what my brother, Jim, taught his son when he said, "Make decisions your older self will thank you for." This is the same idea: we are to make decisions today for which our older self will look back at our younger self and say, "Thank you!" A wise person considers his or her future and uses their money and resources to reap future blessings.

This man is completely dishonorable and godless, yet there is one thing commendable about him and that is his shrewdness. Do you realize you can use your present resources, those God has invested into your care, to provide for your self a joyful future? This man did, but he did it in a dishonest way and he did it in a short-term way, but he was shrewd and not completely foolish about everything. Too many followers of Jesus fail to think deeply about using present resources to prepare a blessing for their future.

^{8b} *“For the sons of this world are more shrewd in dealing with their own generation than the sons of light.”*

Jesus is not saying, “Be like a son of this world who uses wealth today in order to provide a better tomorrow in this world.” That is what this manager did. No, Jesus tells us, “You are a son of the Light and you are raised above to understand what eternity is about, so live here, not just to have a better future here, not so that you can retire and have a nice home and an easy life in your later years. That is about the shrewd people of this world. That is all they are concerned about. You should live now that when you enter into eternity there is joy forever and ever because of how you lived and what you did here.”

What a condemnation Jesus gives to us: the sons of this world are more shrewd. They think about the future in even a healthier way as they deal with their generation, this world which is passing away, than the sons of the Light do in dealing with the Eternal Kingdom of God.

Notice Jesus divides the world into two groups. There are people who are a part of the sons of this world and there are people who are a part of the sons of Light. This is the way the Bible always talks about all of humanity. We are divided into one of two groups. The first issue is: which group are we in because Jesus, here, is talking to people who are the sons of the Light and who understand eternity. If we are not a part of that group, then this parable does not offer much to help us. Instead, we need to say, “How can I become a son of the Light?”

The Bible teaches us we are all born into darkness and into sin. All of us have blinders on to God and to eternity. We cannot see Him and we have our head down. We only see this world so, of course, we will live for this world because that is all we can see. We are sons of the darkness. The truth about God and the Eternal Kingdom is black as night to us and we cannot see it. It is nothing, but when a person receives Jesus Christ, their eyes are open to what the world is really all about. There is a God who created us in His image, to know Him, to love Him, and to worship Him. He created us so we can connect to Him, not only now but forever and ever and ever. When we come to Jesus Christ we see all of that and we say, “Now I understand what life is all about.”

Have you become a son of the Light because we are all born in darkness and it is at some point in life when we are converted. Jesus talks about being born again¹ where there is this change, this transformation, in which we become a son of the Light. Jesus tells us in John 12,

³⁶ *“While you have the light, believe in the light, that you may become sons of light.”*

He is telling us while God is graciously showing Himself through Jesus His Son, we must believe because we do not know when that Light is going to be taken away from us and we will be living in utter darkness and we will never see God and we will never be able to experience of a future forever and ever. This is the realm in which we are presently living. We will never get it if we shut our eyes and turn our back on that Light. We must believe in the Light and then there is a change which God does and we become sons of the Light. What an awesome thing it is to be a son of the Light.

So, we must ask our self: Am I a son of the world and darkness or am I a son of the Light? Where am I? If we continue to say, “I am a son of this world, living in the here and now because that is all there is and all life is to me,” the Bible tells us to repent of our sin and believe in the Light, believe in Jesus, who came to give us Light and there will be a change.² God will change us.

This parable is written to us who are sons of the Light and Jesus is exasperated at us. He is scratching His head and saying, “I am telling this story because you disciples are not getting it. Here is a guy who only knows this world, yet he is more shrewd about living in his world than you are about living in your world, the world I have opened up to you, the world of an Eternal Kingdom. This makes no sense. You, of all people, who see should be able to live completely differently with the values of the Kingdom, investing in a way which secures your eternal future and the joy of that future.”

¹ John 3:5-8

² John 3:19-21

We have so much more reason to think deeply about the use of money, the stuff which has no real value eternally. It has usefulness but it has no value, Jesus will tell us. We, of all people, should be more creative, more strategic, more intentional, and more energetic in our planning in the use of money and resources than the sons of this world because we have more to invest in and that is the idea.

How do we do this? I urge you to begin simply. Begin to think how to master the use of your money. If you have a spouse, sit down with your spouse and talk together about what God would have you to do with His money. Everything is on the table because it is His. The whole goal is not to think what we would like to do, but the whole goal is to acknowledge His ownership and discover what He would have you to do with the resources He has given as a stewardship and a manager. I believe we will be amazed as to what God will do.

The third responsibility is to use money to make eternal friendships,

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.”

Money does not have a wicked or righteous value to it. Jesus is telling us unrighteous wealth is a part of this unrighteous world and it will remain in this unrighteous world. We will not bring our billfold to Heaven. There is no bank account we will have in Heaven. This unrighteous wealth which God has given to us as a stewardship will fail everyone of us at some point and it will have no value to us.

I have been around some very godly people as they have died who are very wealthy. It is very interesting and very clear to me in their conversation and their talk that their money has no value to them whatsoever at that point. No one talks to me about their money at that point. If we believe it will continue to succeed and give us happiness and joy, then we are living in darkness at that point.

Every believer will be welcomed into Heaven by God. We do not open the door to Heaven. God opens the door to Heaven. Jesus is the way, the truth, and the life. No one comes to the Father except through Him.³ Jesus will welcome us and that will be true for every believer. However, Jesus is teaching us, not everyone will have friends, or the same number of friends, welcoming us into Heaven. Think about that.

We believe the people in Heaven will welcome us on the basis of human relationships. No, it is how we have invested spiritually in their lives. That is what causes them to be joyful and they cannot wait until we arrive, “Look, this person invested their time, their talents, and treasures in a way that eternally benefitted my life and I cannot wait for them to get here. I will welcome them joyfully.”

We are not given that many clear pictures of Heaven, but Jesus gives us one here. There is a day when we will enter into our Eternal Home and there will be friends on the other side who will welcome us with joy if we have invested in such a way that their life receives eternal joy because of us. Does that make sense? That is what Jesus is telling us. We are to make friends here, benefitting people spiritually, so they will welcome us and we will find joy forever in Heaven with them.

Friendship in Heaven is not based upon temporal good times such as being on the same softball team, being a jokester, or being a part of the same family. Friendship in Heaven will be acquired on the basis of the spiritual joy we contribute to people through the use of our money and time in this life. If we invested our money in the work of the Gospel and the good of God’s people, God will make sure those who spiritually benefit from it will know it and make a connection and they will rejoice when we arrive.

How do we make friends forever with our money? We do so by investing it in the work of the Lord, whether through the local church, through missionaries and ministries, directly through those who are impoverished and in need, to those who need the Gospel as well as physical help and encouragement, by opening our homes and invest in conversations about God and about His Kingdom and encourage and motivate. Money is so inconsequential and people are so important.

³ John 14:6

What is money if it is not to be used for the glory of God and for the love of God's people? It is nothing and it will fail us. Jesus' point is to tell us to be shrewd, smart, and wise.

The fourth responsibility is to be faithful with the money God entrusts to us,

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."*

If we are faithful in the little things, such as unrighteous money, we will be given much stewardship with the things that are really lasting. The one who is dishonest or unfaithful with very little cannot be trusted with much. If we have not been faithful with unrighteous wealth, who will entrust us with true riches? These resources which we consider to be ours are not ours because they are another's and if we have not been faithful with that which is another's, and this is the idea of stewardship, namely God's, who will give us that which is our own, to hold onto forever?

Here this story turns against this dishonest steward because he was not faithful in unrighteous wealth. He was rightfully removed from stewardship forever and ever. Things did not work out happily ever after for this dishonest steward. No, there was a time at which this manager died and there was nothing! He was unfaithful in a little and he will never be entrusted with much.

Someone may say, "I do not have very much money in order to be that concerned over stewardship." How much money is a lot of money to God? Is \$1,000,000.00 a lot of money to God? Is \$10,000,000.00 a lot of money to God? Is \$100,000,000.00 a lot of money to God? God looks at all of this and it is all little and nothing to Him. If He entrusts us with \$1.00 and we use that with His goals and His intentions behind it, we will receive joy and we will be entrusted with much. Hudson Taylor writes, "A little thing is a little thing, but faithfulness in a little thing is a big thing."

The fifth responsibility of stewardship is to love God and not money,

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."*

This is to where Jesus is driving this whole story: Why are we not all faithful stewards? What is the motivation in our heart which causes us to focus upon our own goals with regard to money rather than God's goals, the Owner's goals? What is it that motivates us to do with money what we want to do with it rather than what God wants us to do with it? What motivates us? It is love. We love what money can do for us more than we love what God can do for us. We must make a choice. This is a spiritual issue. No one can serve two masters and we have to make a choice.

Jesus does not tell us we "should not" serve God and money. It is not an option. We cannot serve God and money because it is impossible. We must choose.

Here He is warning us of the lure of the lesser master. The tempting thing about money is not that it sometimes disappoints us, but it is that it so often delivers on its promises. If it were not so tempting Jesus would not have to teach this parable.

Money is a god which really delivers quite a bit on the promises it makes. But, it fails and it fails horribly, miserably, and totally in the end. But, for short spurts, this gives to us exactly what we wanted to give to us, so we can love it!

How can we tell which is our master? Money serves as an intangible test of our allegiance and our love. If our check book and our savings accounts reveal a love for money, then we know where our heart is. That is between each of us and God. I do not believe anyone else can say to us, "This is what is happening." This is a spiritual pursuit between each one of us and the Lord, especially as we look to Scripture to help us.

There are many legitimate measures on how to tell which is our master. If we love money we will hate that Scripture talks about it. We will hate that church talks about it. Here at Bethany Baptist Church we attempt to go through Scripture and handle topics as they come up, but sometimes I hear, "Ah, the church is always talking about money." If we grate on the topic of money and hearing messages about it, why is that? It is because we love money and we want to protect our self and our love. We do not want to hear what God would say.

If we love God, we will say, “I cannot wait to hear more messages. This is an issue I need to deal with and I want to love God. I do not want to miss the mark Jesus is teaching.”

Are you a son of the Light? Have you seen the Light of the glory of God in the face of Jesus? Are you a son of the Light or a son of this world? God can change our heart so He can connect us to that which is really valuable and eternal.

Ask yourself this important question: Am I a faithful as a steward of God’s incredible resources?