

On Sunday mornings we're working our way through Luke's gospel verse by verse and we find ourselves at Luke 16.

The title of this morning's sermon is, "*Learning from the Parable of the Unjust Steward.*"

This is one of Jesus' most controversial and confusing teachings because it seems to commend immorality. But if we understand what He was and wasn't saying, we'll see it is a fantastic, challenging parable.

Look at verse 1...

Luke 16:1 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.'

The manager is a steward, which is how it's translated in many Bibles. Stewards don't own anything. Instead, they're responsible for someone else's possessions, which is why he's also called a manager.

Stewards were trusted servants because they had full authority over their master's possessions and could conduct business transactions in the master's name.

Notice the end of verse 1 says the master heard the steward was **wasting his possessions**. This caused the master to think the steward was incompetent versus dishonest. This led the master to tell the steward he would fire him in the future...versus firing immediately. This was a big deal because it allowed the steward to keep control of the master's assets and rip him off.

Look what the steward thinks after he learns he will be fired...

Luke 16:3 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.

If you have ever learned you would lose your job, you probably immediately started thinking about what you would do next. That's what the steward did, but he found his options unattractive:

- He was **not strong enough to dig**, perhaps because he was old or disabled
- He was too **ashamed to beg**, perhaps because he thought doing so was beneath him after having held such a prestigious position.

So, look what he came up with...

Luke 16:4 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.'

More than likely, the steward lived in his rich master's house. When he was fired, not only would he lose his job, he would also lose his nice living situation.

So, he decided to win favor with the master's debtors by decreasing their bills. Then they would **receive [him] into their houses**.

If you owed money and someone offered to take 20 to 50 percent off your bill, you would likely jump at the opportunity...if it was done morally. The words **sit down quickly** reveal this was a secret transaction done immorally, unauthorized by the master...which is why the next verse is so surprising...

Luke 16:8a The master commended the dishonest manager for his shrewdness.

Pause here.

Why did the master commend the steward's ingenuity?

Everyone in the parable is immoral:

- the steward, who ripped off his master
- the debtors, who went along with the plan
- even the master, who admired the steward's actions

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And this helps us understand the parable...

The confusing part is Jesus seemed to commend the steward's dishonesty. But the master is the one who commended the steward.

When Jesus described the steward He called him **dishonest**.

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Now this brings up a question, which will clarify the entire parable for us...

If Jesus wasn't commending the steward, what was He doing?

He was contrasting two groups: unbelievers and believers. He was saying unbelievers do some things better than believers.

The rest of **verse 8** makes this clear...

Luke 16:8b For the sons of this world (unbelievers) are more shrewd in dealing with their own generation than the sons of light (believers).

Their own generation refers to the time unbelievers live in, or this life.

The Greek word for **shrewd** is *phronimos* (pronounced fron-eee-moss), and it means, "Intelligent or wise." It occurs fifteen times in the New Testament and the other fourteen instances are translated as wise.

And this helps us recognize the main point of the parable...

Jesus says unbelievers are shrewder, or wiser, dealing with the affairs of this life, or with earthly matters, than believers are dealing with the affairs of the next life, or heavenly matters.

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And this is another confusing part of the parable because it sounds like Jesus is commending unbelievers and criticizing believers...and that is what He was doing!

Briefly look back at the beginning of verse one: **He also said to the disciples.**

This parable is intended to rebuke people who claim to follow Jesus, but aren't as shrewd, or wise, with spiritual matters as unbelievers are with physical matters.

So, let's consider the ways we can learn from unbelievers regarding the things they take seriously...and this brings us to lesson one...

Lesson One: The parable of the unjust steward teaches us to (Part One) take seriously that we'll give an account.

The steward learned he was going to have to stand before his master and **turn in the account of his management**, and he took that seriously.

In other words, some unbelievers take more seriously that they'll stand before an earthly, human master—whether a boss or employer—and give an account, than believers take seriously that we will stand before our Master, the God of heaven and earth, and give an account.

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Prior to pastoring, I've done three things professionally:

- First, I was an officer in the Army.
- Second, I was as a supervisor at a distribution center for Target.
- Third, I was an elementary schoolteacher.

In each of these professions, I received evaluations. While I wasn't afraid—just like we don't need to be afraid when we stand before the Judgment Seat of Christ—I did want to do well. I think I took my evaluations seriously and tried to please the boss I served.

But...

Considering all Christ has done for us:

- How much MORE SERIOUSLY should we take standing before Him?
- How much more should we want to please Him?
- If we strive to be faithful for an earthly, human master, how much more should we strive to be faithful for our Lord and Savior?

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Next thing we can learn...

Lesson One: The parable of the unjust steward teaches us to (Part Two) prepare for our heavenly future.

In **verse 4**, notice the steward said, **“When I am removed from management, people may receive me into their houses.”**

Again, Jesus isn't commending the sinful way the steward prepared for the future, but He is telling us to learn from HOW SERIOUSLY he prepared for the future. He used his present circumstances to prepare the best future for himself...and we should do the same.

It's sad when unbelievers prepare for their temporary earthly futures better than we prepare for our heavenly eternal futures.

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The next thing we can learn...

Lesson One: The parable of the unjust steward teaches us to (Part Three) value the short time to use our Master's resources.

The steward learned he had a little time before he would lose his job, and he took advantage of this window.

We too have a narrow window of time. Our lives are short:

- **Job 7:7 Remember that my life is a breath!**
- **Psalm 102:3 My days are consumed like smoke.**
- **Psalm 144:4 Man is like a breath; his days are like a passing shadow.**

- **James 4:14 What is your life? It is even a vapor that appears for a little time and then vanishes away.**

We should use the little time we have before losing our jobs, which is really to say losing our lives.

This is exactly what Jesus meant when He said...

John 9:4 We must work the works of Him who sent Me while it is day; the night is coming when no one can work

He meant we must take advantage of the narrow window we have to serve the Lord while we are alive.

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Here's something else that's interesting...

The steward used what he had at his disposal...which happened to be the master's resources he entrusted to him.

Similarly, what do we have at our disposal?

We're also stewards, and we have the resources our Master entrusted to us: our time, relationships, possessions, money, talents, abilities, and gifts.

Are we using these resources to the best of our ability for our Master's glory and honor?

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The next thing we can learn...

Lesson One: The parable of the unjust steward teaches us to (Part Four) spiritually work hard.

Consider these statistics:

- American employees work 137 more hours per year than Japanese workers, 260 more hours per year than British workers, and 499 more hours per year than French workers.ⁱ
- Americans average 47-hour work weeks.ⁱⁱ
- Twenty-five million Americans (21 percent of the workforce) work at least 49 hours per week, and eleven million Americans (9 percent of the workforce) work more than 59 hours per week.ⁱⁱⁱ
- Four out of five Americans spend their lunch break at their desk so they can keep working.^{iv}
- Americans receive 15 vacation days per year, while workers in Asia receive 19 and workers in Europe receive 28.^v You might be quick to say, "We should get more vacation!" The problem is 51 percent of Americans don't use all the vacation time they have. When Americans take vacation, 61 percent admit to doing some work during that time.^{vi}
- Many Americans spend part of the year working for nothing, donating on average the equivalent of \$561 to their employers.^{vii}

Think of how hard unbelievers work to make money and get ahead:

- All the overtime—early mornings, late evenings, and 60, 70, even 80-hour work weeks
- All the sacrifices—sleep, relationships, health, enjoyment, pleasure, and hobbies.

Jesus' point can be summarized this way:

- What if Christians worked as hard spiritually as unbelievers work physically?
- What if we worked as hard for God's heavenly kingdom as unbelievers work for their earthly kingdom?

We should ask ourselves:

- We go to church on Sunday, but what about Monday through Saturday?
- How much effort do we invest in our relationship with Christ?

- How much time do we spend serving Him?
- What have we sacrificed for the Lord, such as enjoyment, pleasure, or hobbies?
- Are there early mornings or late evenings we've given Him in prayer and Bible reading?

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Look at the last verse of the parable...

Luke 16:9 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.

Unrighteous wealth refers to earthly wealth. It's called **unrighteous** not because it's evil, but because it belongs to the world.

Unfortunately, when some people teach this parable, they say it's about giving time, energy, or expertise. There are verses in the Bible that tell us to give time, energy, and expertise, but in this verse, Jesus is talking specifically about money.

When we were in Nebraska we met with some people who recently took over a doughnut shop from some people who claimed to be Christians. They told us that the people who previously owned the shop said they didn't give any money to the church, because they gave away free doughnuts instead.

This illustrates the problem with applying this parable to things other than money...

Some people would rather give anything BUT money, so when they come away thinking they can substitute money with something else, they use this parable to justify doing so. But Jesus has money in view, so no matter how much we give of something else, if we're not giving money, we're not obeying the Lord.

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And notice Jesus says to use money to **make friends**...and this brings us to the last part of lesson one...

Lesson One: The parable of the unjust steward teaches us to (Part Five) use money to make friends.

Back in verse four, look again at what the steward said...

Luke 16:4 I have decided what to do, so that when I am removed from management, people may receive me into their houses.'

The steward used the money he had at his disposal – which happened to be his master's money – to make friends who would receive him **into their houses**.

Spiritually speaking, we should do the same, but in **verse 9** Jesus says we should be making friends who will receive us **into eternal dwellings**.

This refers to heaven. That's where our **eternal dwellings** or everlasting homes are located:

- We should use our Master's money to make friends who will welcome us into heaven when we arrive.
- We should use our earthly wealth to help spread the gospel so others can become Christians.

This means giving to the church, missions, and missionaries.

The beauty of this is every believer is a brother or sister in Christ, but people who come to salvation because of our financial giving are friends for eternity...and some of these people will welcome us into heaven when we arrive.

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Now Jesus teaches two financial principles. The first one begins in **verse 10**...

Luke 16:10 “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?”

These verses probably sound familiar, because Jesus said something similar in the parable of the talents in and the parable of the minas...

Because you have been faithful in little, I will give you responsibility over much.

In this parable, Jesus says something similar, but with a specific focus on money, and this brings us to lesson two...

Lesson Two: If we can't be faithful with money, we can't be faithful with much else.

Verse 10 is straightforward...

If we're faithful with little we can be faithful with much, but if we can't be faithful with little, we won't suddenly become faithful with more. When we give our children small stewardships, if they don't handle those well, we don't give them bigger stewardships and expect them to do a better job.

But in these verses, Jesus doesn't refer to other stewardships as He does in the parables of the talents and minas...such as time, relationships, and talents. Instead, He focuses on money, and we know this because again He says **unrighteous wealth**.

Also, Jesus is teaching that people who aren't faithful with small amounts of money won't be faithful with larger amounts of money, but He's making another spiritual point. Notice He didn't say...

If you have not been faithful with the unrighteous wealth, who will entrust to you MORE WEALTH?

Instead, He said...

Who will entrust to you TRUE RICHES?

True riches are not physical, earthly riches. They are spiritual, heavenly riches:

- The words **very little**, which occur twice, refer to **unrighteous wealth** or earthly riches
- The words **in much**, which also occur twice, refer to **true riches** or heavenly riches.

Jesus says earthly riches are **very little** because money is the foundation, or the training wheels, of faithfulness:

- If we can't be faithful with earthly wealth, we can't get rid of our training wheels and be faithful with heavenly wealth.
- If we have not been faithful handling physical riches, God will not let us handle spiritual riches, or the **true riches** of the kingdom.

Jesus continues the point in **verse 12**...

Luke 16:12 And if you have not been faithful in that which is another's, who will give you that which is your own?

That which is another's is God's, because as stewards, our money is God's money.

In other words...

If we're unfaithful with God's money, He won't **give [us] that which is [our] own**, referring to heavenly treasure.

Is there heavenly treasure?

Matthew 6:19 “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, **20** but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. **21** For where your treasure is, there your heart will be also.

Poor financial stewardship reveals:

- Hearts that are focused on earth instead of heaven,
- Hearts that are preparing for earthly futures instead of heavenly homes

And God takes notice.

There are few eternal rewards if we have been poor financial stewards because we haven't invested much in eternity.

Now before we read the second financial principle, let me briefly explain the difference between imperatives and indicatives so we can understand what Jesus is and isn't saying...

Imperatives are commands, such as:

- **Love your neighbor as yourself**
- **Pray without ceasing**
- **Forgive as you've been forgiven.**

Indicatives are statements—they indicate something, such as:

- **You are an heir with Christ**
- **You have been forgiven**
- **You are justified by faith**

Sometimes we confuse imperatives and indicatives. For example, Jesus said:

- **Matthew 5:13** You are the salt of the earth...**14** You are the light of the world
- **John 15:5** He who abides in Me, and I in him, bears much fruit

These are indicatives, not imperatives:

- Jesus isn't telling us to DO something, such as, “*Try hard to be salt, light, and produce fruit.*”
- He's telling us we ARE something: “*You are salt, light, and fruit producers.*”

I'm explaining this, because the second financial principle is also an indicative versus an imperative...

Luke 16:13 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.”**

Jesus is indicating something that brings us to lesson three...

Lesson Three: We can't serve God and money.

Now if you had never read this before, wouldn't you expect Jesus to say...

You cannot serve God AND ANOTHER MASTER”?

Instead, He said, “**You cannot serve God and money.**”

It is fitting to compare money with a master, because money can become our master and make us slaves.

Because this is an indicative versus an imperative, Jesus is not giving us a command. He's not saying:

- *“Don't serve God and money.”*
- Or *“Be more devoted to God than to money.”*

Instead, He is stating we CANNOT serve Him and money. If money becomes our master, God is no longer our master.

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We can have two masters if they want the same things. For example, children have two masters—a mother and father—and it works because – hopefully – the parents want the same things.

But God and money want different things. Saying we can serve God and money is like saying we can walk in two different directions:

- If money is our master, we will live only for this life:
 - We won't use our resources for the next life.
 - When we make it to heaven, we will find ourselves without eternal rewards or friends to welcome us.
- But if God is our master, we will serve Him by making money serve us:
 - Instead of being mastered by money, we will master money.
 - When we make it to heaven, we will receive our eternal rewards and be welcomed by our friends because we have used our money to invest in the next life.

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Two accounts in the Old Testament illustrate the decision we face...

First, after Joshua led the nation of Israel into the Promised Land, they encountered the false gods of the Canaanites. Years later, the people never forsook the Lord, but they engaged in idolatry. They clearly thought they could worship the Lord and idols.

Joshua knew otherwise, so he brought the people together and told them these famous words...

Joshua 24: 14 “Now therefore fear the Lord and serve him in sincerity and in faithfulness. Put away the gods that your fathers served beyond the River and in Egypt, and serve the Lord. 15 And if it is evil in your eyes to serve the Lord, choose this day whom you will serve, whether the gods your fathers served in the region beyond the River, or the gods of the Amorites in whose land you dwell. But as for me and my house, we will serve the Lord.”

Joshua knew it was impossible for the Israelites to serve the Lord and the false gods in the Promised Land. It was an issue of service and faithfulness:

- To serve the gods of the Canaanites was to be unfaithful to God.
- To be faithful to God meant putting away the false gods.

The same is true for us: to serve money is to be unfaithful to God, and to be faithful to God means refusing to serve money.

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Fast-forward seven centuries and consider a similar situation...

Ahab was the king of the northern kingdom of Israel. He and his wife, Jezebel, led the nation to worship Baal. God raised up the prophet Elijah to rebuke the people. In the dramatic showdown on Mount Carmel...

1 Kings 18:21 Elijah came near to all the people and said, “How long will you go limping between two different opinions? If the Lord is God, follow him; but if Baal, then follow him.” And the people did not answer him a word.

Again, the people had to choose, but sadly their silence showed the choice they made.

Perhaps you're thinking...

"This is a little dramatic. Joshua and Elijah were dealing with idols, but we are only dealing with money."

But twice, Paul associated covetousness with idolatry:

- **Colossians 3:5 Covetousness, which is idolatry.**
- **Ephesians 5:5 Everyone who is...covetous (that is, an idolater).**

Covetousness is idolatry because when we covet, we desire something more than we desire God. Because the first commandment forbids idolatry, and the tenth commandment forbids covetousness, the Ten Commandments begin and end with the same commandments.

When we covet money, it becomes an idol that is comparable with the ones Joshua and Elijah confronted. We can serve money as much as the Israelites served false gods...and we would be making the same choice they made when they served false gods: the choice to not serve God.^{viii}

Let me conclude with this...

If God is our master, He wants us to serve Him...by making money serve us.

Instead of being mastered by money, God wants us to master money.

And how do we do that?

We use money to serve God.

If we do:

- We'll take seriously that we'll give an account...
- We'll prepare for the future...
- We'll store up treasure in heaven...
- And we'll make friends that will welcome us when we arrive.

Let's pray.

ⁱ G.E. Miller, "The U.S. Is the Most Overworked Developed Nation in the World," *20somethingfinance*, January 13, 2020, <https://20somethingfinance.com/american-hours-worked-productivity-vacation/>.

ⁱⁱ Lydia Saad, "The '40-Hour' Workweek Is Actually Longer--by Seven Hours," *Gallup*, August 29, 2014, <https://news.gallup.com/poll/175286/hour-workweek-actually-longer-seven-hours.aspx>

ⁱⁱⁱ Dean Schaber, "Americans Work More Than Anyone," *ABC News*, January 7, 2006, <https://abcnews.go.com/US/story?id=93364>.

^{iv} Mark Abadi, "11 American work habits other countries avoid at all costs," *Insider*, March 8, 2018, <https://www.businessinsider.com/unhealthy-american-work-habits-2017-11>.

^v Chris Isidore and Tami Luhby, "Turns out Americans work really hard...but some want to work harder," *CNN Business*, July 9, 2015, <https://money.cnn.com/2015/07/09/news/economy/americans-work-bush/index.html>.

^{vi} Glassdoor Team, "Average U.S. Employee Only Takes Half of Earned Vacation Time; Glassdoor Employment Confidence Survey," *glassdoor*, April 3, 2014, <https://www.glassdoor.com/blog/average-employee-takes-earned-vacation-time-glassdoor-employment-confidence-survey-q1-2014/>.

^{vii} Tommy Williams, "How hard do Americans work?," *Shreveport Times*, December 2, 2018, <https://www.shreveporttimes.com/story/money/business/2018/12/02/hard-americans-work/38635019/>.

^{viii} Let me encourage you by concluding with Joshua and Elijah's words rephrased to apply directly to our situation with money...

Fear the Lord and serve Him in sincerity and in faithfulness. Put away serving money and serve the Lord. If it is evil in your eyes to serve the Lord, choose this day whom you will serve, whether God or money. But as for me and my house, we will serve the Lord. How long will you go faltering between two different opinions? If the Lord is God, follow Him; but if money, then follow it.