

The Unjust Steward

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Luke 16:1-13

“He...” that is, “Jesus” “...also said to His disciples: ‘There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, “What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.” Then the steward said within himself, “What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.”’”

Verse 5, “So he called every one of his master’s debtors to him, and said to the first, ‘How much do you owe my master?’ And he said, ‘A hundred measures of oil.’” The oil here is olive oil. “So he said to him, ‘Take your bill, and sit down quickly and write fifty.’” So the bill was cut in half. “Then he said to another, ‘And how much do you owe?’ So he said, ‘A hundred measures of wheat.’ And he said to him, ‘Take your bill, and write eighty.’”

Now here is the point, in verse 8, “So the master commended the unjust steward because he had dealt shrewdly.” The steward didn’t deal honestly and with integrity, but he was shrewd. “For the sons of this world are more shrewd in their generation than the sons of light.” The “sons of this world” are non-Christians, and the “sons of light” are believers and follow Jesus Christ.

Verse 9, “And I say to you...” Jesus is speaking “...make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if you have not been faithful in what is another man’s, who will give you what is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”

I want you to note we have a reference to “mammon” at least three times: in verses 9 and 11, it is called the “unrighteous mammon”; and in verse 13, it is called “mammon.” What does the word “mammon” mean? It is an Aramaic word that is a general term for “wealth.” It includes money, property, riches and material possessions. It is basically used for the idea that the things of this world are corrupt, because they are used for evil purposes. The Bible says that “The love of money is a root of all kinds of evil” (1 Timothy 6:10). God knows that it gets ahold of our hearts. Jesus had a lot to say about money or mammon.

Jesus gave this parable to His disciples about this unjust or unethical steward of the wealthy individual’s property. One out of three parables in the New Testament that Jesus gave addresses the subject of money or earthly possessions. So it is very common for Jesus to

address this issue, because He knows that “Where your treasure is, there your heart will be also” (Matthew 6:21). Whatever it is that you “worship” is captivating you as your master. So if you worship money, your heart becomes idolatrous.

In this parable we are taught to put money and possessions in their proper place and in their proper service. God entrusts money to us. We must be wise and prudent and shrewd in using it for His purposes and for His glory. Especially if you are a Christian, your money is not your own. Nothing is yours; it all belongs to God. So we are to be good stewards in how we use it and invest it. And we learn we are to be good stewards of the wealth God has entrusted to us in this parable.

Verses 1-8 of our text is the parable proper, and verses 9-13 is the application of the parable. First, we'll look at the parable. In it there are four things I want to point out. Number one is the setting of the parable in verse 1. “He also said to His disciples: ‘There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods.’”

Today we would call this man a “manager,” but in Bible times he would have been called a “steward.” Abraham had a steward named Eliezer, who oversaw all Abraham's wealth. Joseph, who was a steward to Pharaoh in Egypt, oversaw all his wealth. Basically a steward doesn't own anything but is in charge of everything, and he belongs to a rich or wealthy individual. The master has a lot of money, a lot of land, many business transactions and many servants. They don't have time to deal with it all, so they hire a steward or manager and commit it all to their care. The steward can do business transactions for their master and then reports back to him.

A parable is an earthly story with a heavenly meaning. It is real or true-to-life, but it is a story Jesus gives to convey a spiritual truth.

Then, number two, we have the steward's firing, in verse 2. “So he called him and said to him, ‘What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.’” He basically said, “You're fired!” Someone said this was “the Donald Trump of Scripture.” The master was saying, “I hear you're ripping me off! I hear you're stealing my money! Give an account. You're no longer going to be a servant of mine! You're fired!”

Number three, we move to the steward's response, in verses 3-4. “Then the steward said within himself...” he has a soliloquy going on in his own mind “...‘What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg.’” It's interesting that he's not ashamed to steal, but he's ashamed to beg. He doesn't mind stealing and ripping people off. “I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.”

That phrase at the end of verse 4 is helpful to understand the parable, but when we get to verse 8, it will become clear. The steward wants to prepare himself, so when he loses his job, he'll have a place to go. That's just as we should be doing, so that when we die and our money fails,

we will have a place to go, which is eternity. We now are planning ahead and working ahead so that we'll have riches in heaven and not on the earth. So the steward was working and planning that "they may receive me into their houses."

So what the unjust steward did was ingratiate himself to his master's debtors. Then when he is fired, he can knock on his master's debtors' doors and say to them, "You remember what I did for you? I cut your bills in half. I saved you a bunch of money. Can I sleep at your house and eat at your table? Will you take care of me?"

Verses 5-6, "So he called every one of his master's debtors to him, and said to the first, 'How much do you owe my master?'" He knew how much they owed his master, but he wanted the debtor to know how much he owed his master. "And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.'" So the debtor was told to change the bill in his own handwriting, and do it quickly, because they would get arrested if they got caught.

Verse 7, "Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.'" So the debtor was given a 20% discount.

Verse 8 says, "So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world..." talking about the "non-Christians" "...are more shrewd in their generation than the sons of light." So this was a commendation, because this steward was smart; he did something in the present to prepare himself for the future.

A lot of people are bothered by this, because he had done something illegal and unethical, but the master commended him. But the master didn't commend him for being dishonest; he commended him for being shrewd. And that's the point. We, as Christians, need to be smart, prudent and shrewd in the way we use the money, possessions and property that God has entrusted to us in order to further His kingdom. Jesus would never commend anyone for doing something that is illegal. Rather He commended the steward for being prudent or shrewd. So we can learn a lesson even from the ungodly; that they invest now for the future. We, as God's people, should invest now for the future.

The word "shrewd" means "having sharp powers of judgment." That's what we need as believers. We need to be thinking sharply and have right judgment in how we invest our money for the glory of God. And the word "prudent" means "to show care and thought for the future." A person is considered prudent if he shows thought and care to prepare for the future.

So what are you doing, as a believer, to prepare for when your money is gone? To prepare for when you die? To prepare for when you go to heaven? When you get to heaven, will there be treasures there that were sent beforehand? You can't take your money with you. Someone said, "There never was a hearse that pulled a U-Haul trailer behind it." You'll never see that. The Bible says, "We brought nothing into this world, and it is certain we can carry nothing out."

And having food and clothing, with these we shall be content" (1 Timothy 6:7-8). "Godliness with contentment is great gain" (1 Timothy 6:6).

Number four, we have the master's commendation, the first part of verse 8. He said that the steward was "shrewd" and prudent. And Jesus' observation is at the end of verse 8: "For the sons of this world are more shrewd in their generation than the sons of light." As Christians, we should be shrewd and prudent in the stewardship of wealth.

Shrewdness with money can achieve eternal goals. Money is neutral; it is neither good nor bad. It is what you do with your money that says whether your money has you or has gripped your heart or not. So we need to be shrewd or prudent with our money.

In the second section of our text, verses 9-13, we see the application. We learned in verse 8 that we should be prudent. But from verses 9-13, there are three other things that we need to do as believers. Number one, we need to be generous. Verse 9 says, "And I say to you..." Whenever Jesus uses that figure of speech, it means "Listen up. Something important is to follow." So Jesus says, "Make friends for yourselves by unrighteous mammon, that when you fail..." or literally "when it fails" "...they may receive you into an everlasting home."

It's a little unclear as to what that means when it says, "...they may receive you into an everlasting home." It might be talking about the friends you make, because you invested in the things of heaven, or it may mean that your money is transferred to heaven. Though you can't take money with you, you can exchange it now; you can consecrate, dedicate money now to the Lord's service and use it to bring people to Christ, for souls to be saved, for the church to be strengthened and for the kingdom of God to be advanced. Then when you get to heaven, you're going to have people waiting for you who are cheering for you.

Can you imagine going to heaven some day and having people come up to you and saying, "Thank you for supporting the missionaries that came to Nicaragua. Thank you for sending that missions team. I accepted Jesus Christ in the VBS they conducted. I'm in heaven because of you"? You sponsored them to go, and they went and shared the Gospel. So you will be welcomed into everlasting life in heaven.

Now you don't go to heaven because you give money to God. So don't misinterpret this text. God doesn't need your money; He owns everything already. He gives us the joy and privilege and the opportunity to be partners with Him in furthering His kingdom on the earth. We need to have that perspective.

If you're a Christian and God has changed your heart, you should be generous. Not stingy. A stingy Christian is a contradiction in terms. God gives to us, so we give back to God and we give back by giving to others.

When Paul talks about giving in 2 Corinthians 8 and 9, he ends the ninth chapter with, "Thanks be to God for His indescribable gift!" God has given us His Son, He died on the Cross, He's forgiven us of our sins, He rose from the dead and we have the hope of heaven. But we are

saved by grace and not by our giving or by our works. But once we are saved, we want to use what God has given us for God's kingdom.

We'll read about a tax collector named Zacchaeus, who gets saved. He was a wee, little man who climbed up in a Sycamore tree. He later got saved, and when he came out of his house, he said, "I give half of my goods to the poor, and if I have taken anything from anyone by false accusation, I restore fourfold" (Luke 19:8). When a tax collector gives away money, you know he has been saved, you know something's happened in his heart. That's the result of being born again: you become a generous giver, not a taker.

When we give, we should do it for the glory of God, not to be seen by men, and we should do it cheerfully. The Bible says, "So let each one give as he purposes in his heart, not grudgingly or of necessity, for God loves a cheerful giver" (2 Corinthians 9:7). Everyone knows this verse, but I don't know if you give cheerfully or not. When the offering is taken on Sunday morning, everyone should be laughing. God gives to us, so we should give cheerfully back to God.

Number two in the parable's application is to be faithful, verses 10-12. "He who is faithful in what is least is faithful also in much." I've had people say, "If I won the lottery, if I won millions of dollars, I'd give money to the church!" No, you wouldn't. You know you wouldn't. What do you do with the few hundred dollars you have now? "Well, I gotta hang onto it! If I had millions I'd just give it away." No; you'd just be greedier. If you're greedy with a little, you'd be greedy with a lot. If you don't give to God now, you won't give to God then. You need to develop an attitude of gratitude and thankfulness to God. So if you're faithful to God now with the least, you'll also be faithful to God with much.

Verse 10, "And he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" I believe the Bible teaches that when we get to heaven, God will give us responsibilities, service and opportunities, which will be based on our fidelity and faithfulness on earth.

Notice verse 12: "And if you have not been faithful in what is another man's, who will give you what is your own?" We, as God's people, own nothing. You say, "Speak for yourself, preacher boy! I'm a self-made man; I started my own business. I've got lots of money. I'm wealthy!" But who gave you the strength to earn money? Who gave you breath? Who sustains you in your bed at night? Who gave you the mind to know what to do to get wealthy? Who gave you the physical strength to get wealthy? God did.

And it's interesting that we don't even acknowledge that all we have belongs to God. You, as a Christian, need to understand that even your body belongs to God. "You were bought at a price, therefore glorify God in your body" (1 Corinthians 6:20). So your wife or husband belong to God. God gives you a wife or God gives you a husband. You need to take care of them and be a good steward. And if you're a parent, your children are not yours. They are God's; they are loaned to you.

When we do baby dedications, it's a reminder that this child is loaned to the parents from heaven. This child is not yours; it's on loan. You are only a steward over that child's life. You are to invest in them, pour into them and train them.

Your money is not yours. You don't just willy-nilly decide what you want to do with it. You must pray and seek the Lord, so you are used by God to use it for His glory. Stewardship of money has eternal consequences. If you really love Jesus, you will be faithful in the use of that which has been entrusted to you.

And number three, verse 13, is we are to be God's servant. "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." Mammon is money and treasures and other earthly goods. Jesus said that you cannot have a divided heart.

He uses another picture in the Bible to say the same thing. "If therefore your eye is good..." meaning that you are looking only at God, you're a servant of God, you're obeying God, you're living for God, you're following God "...your whole body will be full of light. But if your eye is bad..." which means "divided" or trying to serve yourself, serve money "...your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness" (Matthew 6:22-23).

The number-one lesson for us in this text is that it all belongs to God. So when it comes to giving to God, what's the big deal? God gives to you and you give it back to God. God gives you a stewardship, and we need to be faithful to what God has entrusted to us. Fools serve money and leave it all behind. Shrewd, prudent, wise believers serve God and invest in eternal things.