

# Love God and Use Money Accordingly

Luke 16:1-18

Key Verse: 16:13

**“No servant can serve two masters. 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 both God and Money.”**

An important, recurring theme of Luke's gospel is Jesus' teaching to practice good stewardship of money, living in this real world. In Jesus' time, most Jewish people thought that money was a sign of God's blessing. Yet Jesus proclaimed, **“Blessed are the poor, for theirs is the kingdom of God”** (Lk 6:20). Then, through the parable of the rich fool, Jesus warned against trusting in riches for security. Jesus promised that when his people seek his kingdom, God will supply their material needs (Lk 12:31). In this passage Jesus shares an intriguing parable of a shrewd manager to teach us how to be good stewards of money. Though there are both positive and negative lessons in the story, Jesus emphasizes one central truth above all. When we accept and practice it, we will be good stewards. Then God will be pleased, we will be happy, and others will be blessed. Let's accept Jesus' words.

## **I. The parable of the shrewd manager (1-8)**

Look at verse 1. **“Jesus told his disciples, ‘There was a certain rich man whose manager was accused of wasting his possessions.’”** Who is the main figure in this parable? A manager. What is a manager? A manager's job is to run his master's business well so that it produces profits. For this purpose, his master entrusts him with authority to employ people and use resources. A manager is different than a laborer. Laborers simply do what they are told. When a day's work is done, they can go home and forget about it. But a manager bears a constant responsibility. When a problem arises, he must solve it--even if he has to lose some sleep. Managers must see the overall picture, and be good planners. They must set standards and be tough in enforcing them. They must be skilled negotiators, and good communicators. To find a good laborer is not so difficult. But to find a good manager is not easy. The manager in the parable was not a good one. Instead of making a profit, he lost money for his master. He was dishonest. He might have been lazy and indulgent, and consequently negligent and corrupt. Perhaps he was like a former CEO who spent \$2.2 million dollars of company money to host a birthday party for his wife on the island of Sardinia. That CEO lost his job and went to prison. Managers who do not make a profit will be dismissed, especially if they are dishonest. The master called him in and said, **“What is this I hear about**

# Love God and Use Money Accordingly

**you? Give an account of your management, because you cannot be manager any longer” (2).** In other words, "You're fired!"

The manager was now in a critical situation. His future security was hanging in the balance. What did he do? Look at verses 3-4. **“The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg--I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’”** The manager applied his mind and heart to work through his problem. He put aside everything else to find a solution. Finally, he was inspired to give big discounts to his master's debtors, cutting their bills by 20%, or even 50%. He is an unsavory fellow. Still, there are a few things to learn from him.

**In the first place, he judged his situation accurately.** Many people live in the illusion that their favorable situation will just go on and on and on. However, one’s situation can change in a moment. Loyal and hardworking employees can be suddenly dismissed. Relationships built up over many years can become sour without warning. A person who feels perfectly healthy one moment, may be diagnosed with cancer the next. When these things happen, most people are shocked. Some refuse to face hard news, and become like an ostrich which puts its head in the sand. But this man judged his situation accurately. So he could act quickly. He also admitted the truth about himself. People usually like to dwell on their strengths, but ignore their weaknesses. Inadequate self-assessment leads to faulty decision making. But this man admitted his weaknesses. He was not strong enough to dig. Hard manual labor might give his flabby body a heart attack. He also admitted that he was spoiled by power. Now he could not endure being demoted to beggar; he would die of shame. He knew his own weaknesses. It is important to judge our situation and ourselves accurately.

**In the second place, he found inspiration for a creative solution.** The manager’s situation looked impossible, and he was full of weaknesses. But he did not despair and become helpless. When there seemed to be no way, he sought a way. He began to exercise his reason and imagination. Human beings, made in God’s image, have a great capacity for inspired creativity. In the very moment that there seems to be no way out, this inspiration may come forth. So there is a saying, “Necessity is the mother of invention.” The time of great challenge is the time to make a new discovery and experience a breakthrough. We should seek inspiration in facing hard problems.

# Love God and Use Money Accordingly

**In the third place, he was decisive and courageous.** He had a very brief window of opportunity. When news of his firing spread, he would lose his credibility. So he acted quickly. He called his master's creditors one by one and renegotiated their bills, giving big discounts. This was dangerous and perhaps illegal. He risked his future, and perhaps even his life to implement his plan. But he did so without hesitation. In this way, he ingratiated himself to his master's debtors. He believed that they would later welcome him into their homes. He believed that his future security problem was solved. Then, surprisingly, his master commended him (8a). This tells us that shrewdness is greatly respected among people of the world.

Then Jesus began to apply the parable. Look at verse 8b. **“For the people of this world are more shrewd in dealing with their own kind than are the people of the light.”** There are two kinds of people: the people of this world and the people of the light. They live by different standards and value systems. The people of the world are geniuses in clever and dishonest use of money. We should not learn their value system. Still, however, people of the light can learn something from them. Jesus said in verse 9: **“I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”** We learn several things.

**First, Jesus told us to use worldly wealth.** We are not going to live in this world forever. We are pilgrims on the way to the kingdom of God. We have a brief opportunity to use worldly wealth, so we must use it when we have the chance. D.L. Moody had a sense about how to use money well. He was very successful in persuading rich friends, like Mr. J.A. Farwell and Mr. Marshall Field, to donate generously to support revival meetings and Christian building projects. He had very clear faith that money should be used to advance the kingdom of God. Consequently, much money was used for the work of God and millions of people heard the gospel. Use it!

**Second, Jesus told us to gain friends.** Of course, we do not try to buy friends with money, or do God's work with money. In the past, Christian missionaries provided rice for hungry natives. So native people streamed into the church for free rice. They came to be called “rice Christians.” The problem was that when the rice ran out, they stopped coming. Using money in God's work is not easy. It requires great wisdom. We need God's wisdom, that comes through prayer, to invest in ways that build up others spiritually. When I was a new Bible student, my shepherd wanted to take me to the Niagara Falls summer Bible conference. But I had no money. So he bought my airplane ticket. At the conference, I met Christ

# Love God and Use Money Accordingly

and accepted him as my Savior and Lord. My shepherd's willingness to sacrifice for my spiritual life endeared him to me forever. I will welcome always.

**Third, Jesus told us to seek welcome into eternal dwellings.** What are eternal dwellings? Jesus said in John 14:2, **"In my Father's house are many rooms; if it were not so, I would have told you. I am going there to prepare a place for you."** Jesus promised his people a place of eternal rest and peace in his Father's house. These are our "eternal dwellings." Eternal dwellings are superior to earthly mansions. They are made by a better architect (Heb 11:10) and of better materials (1 Pe 1:4). Even the poorest believer will have a magnificent eternal dwelling in the kingdom of God. Then they will remember those who sacrificed for their spiritual good. They will welcome their friends into their eternal dwellings. We will do well to make such friends by sharing our material goods with them now in Christian love.

## **II. "The great principle" in stewardship of money (10-18)**

In this part, Jesus helps us understand better how to be good stewards in the sight of God. **First, Jesus teaches us the trust principle.** Then Jesus teaches us a spiritual and godly value system. Most of all, Jesus teaches us "the great principle" in stewardship of money.

**First, Jesus teaches to be trustworthy (10).** Look at verse 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."** Honesty and trustworthiness are traits of character. Each and every person is either honest or dishonest, trustworthy or not trustworthy. Trustworthiness is a most important quality to be a good steward. This is why St. Paul said, **"Entrust to reliable men..."** (2 Ti 2:2). God tests people's trustworthiness with small things. So we must be faithful in small things. When we are trustworthy with worldly wealth, God will trust us with true riches.

**Second, Jesus teaches us a spiritual and godly value system (11-12).** In verses 11-12, Jesus contrasts worldly wealth with "true riches." Through this contrast Jesus wants us to learn a spiritual and godly value system. Whereas worldly wealth is temporal, heavenly riches are eternal. Jesus said in Luke 12:33, **"Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys."** Peter tells us of **"the crown of glory that will never fade away"** (1 Pe 5:4). Paul calls it **"a crown that will last**

# Love God and Use Money Accordingly

**forever”** (1 Cor 9:25). Last week many Chicagoans celebrated the Chicago Blackhawks winning the shiny Stanley Cup as world champions in hockey. However, next year, or the year after, the cup may go to someone else. Eventually, it will fade away. Yet the crown of glory that Jesus gives never fades away. Let's value true riches most highly.

Jesus also contrasts worldly wealth with “property of our own.” Worldly wealth is never really ours; it passes through our hands and then it is gone. However, heavenly riches become property of our own. For example, when God says to us, **“Well done, my good servant! ...take charge of ten cities”** (Lk 19:17), something transformative happens. God's word enters our souls and becomes part of who we are. God's word generates eternal glory within us. This is property that is our own. God's word testifies to us and others forever that we are approved by God with his commission to rule. God's recognition and appointment is not like that of a temporal worldly ruler. It is the eternal word of the Almighty God. Now we can understand why God tests his servants carefully before giving true riches. The true riches are infinitely valuable and eternal in nature.

**Third, the great principle in regard to wealth.** Now we come to the main point of Jesus' teaching. It is the one truth that determines whether we are good stewards or bad stewards of God. What is the great principle?

Look at verse 13. **“No servant can serve two masters. 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 both God and Money.”** Jesus wants us to know that we are limited in our ability to serve. We can serve only one master. We must decide who to serve, and we must make a right decision. Everything hinges on it. If we love and serve God, we will despise money, treating it as a servant. But if we love and serve Money, we will despise God in our hearts. We will become virtual idol worshipers and consign our souls to eternal separation from God. However, when we love and please God, we will do our best to be good stewards of his world for his glory and pleasure. Then, God pours out the riches of heaven upon us. He answers our prayers and uses his power on our behalf.

Old Testament Joseph was a good steward for God. The essential quality that made him so was his pure heart. He loved God in any situation and was faithful to God. He shared God's dream with his brothers even though they became jealous and sold him as a slave. He loved and honored God in his master Potiphar's house. God blessed him to become chief steward. He refused to have an affair with Mrs. Potiphar, for he would not violate the trust of his master, or sin against God.

# Love God and Use Money Accordingly

For doing so, he was imprisoned. Still, he continued to serve God with all his heart. Joseph proved that he loved God no matter what. Then God entrusted him to rule Egypt and to work out God's world salvation plan by helping his brothers repent.

This study essentially boils down to this one question: **Who is our master? God or Money?** We must decide. And this decision is not a mere matter of intellectual assent. It must be followed up with action. We must use money for God's purpose. **One thing we should do is to give a tithe of our income to God to be used to spread the gospel to all nations.** When we do so, God blesses us more than we can imagine. Malachi 3:10 says, **"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.'"** As a business administration major, I was a candidate to be a shrewd manager. But after meeting Christ personally, I changed my allegiance from money to God. Then my shepherd challenged me, saying, **"You should overcome the desire for money by giving two tithes instead of one."** After prayerful consideration, I accepted this and followed his advice. So for the last 30 years, I have given two tithes together with my wife. The other day I calculated the amount and I was shocked at how much it was. Many good things have been done with my offerings. I feel rich in the sight of God. In the meantime, I have enjoyed God's blessing both spiritually and materially. Many here can testify in the same way. But these days, some may find love of money creeping into our hearts. When we were poor and hungry, we loved God purely and lived sacrificially. But how about now, after we have enjoyed God's abundant blessings? Do we love God or money? Do we think twice about giving to God's work? Let's remember that we can only serve one master. Let's love God and serve him only.

**Fourth, Jesus rebuked the Pharisees to help them repent (14-18).** Luke plainly says in verse 14, **"The Pharisees, who loved money, heard all this and were sneering at Jesus."** Jesus rebuked them, saying, **"You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight."** The Pharisees could fool people, but not God. They would perish if they did not repent. Still, Jesus offered them hope. Though they were condemned as idolaters by the law of God, they could find mercy and forgiveness in the gospel. God's laws would not change. Still, they could find salvation in the gospel. It would require a drastic decision for them to repent and believe. But the gospel of the kingdom of God was their only hope.

## Love God and Use Money Accordingly

In this passage we have learned how to be good stewards of money. First and foremost we must decide to love God from our hearts and to serve God only. We must also be faithful with small things. And we must learn a godly and spiritual value system. Then God will bless us with his wisdom and power to be the best stewards of his world. And after we finish our service on earth, he will welcome us into his heavenly kingdom and give us true riches that endure forever. May God bless you to be a good steward.