

HOW TO USE OUR WEALTH

Luke 16:1–18

Key Verse: 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.”

How do you handle your material things? Do you hoard them? Waste them? To many people, material things are no big deal. But in today’s passage Jesus says they matter. He tells his disciples the parable of the dishonest manager. He wants us to learn how to rightly use the things God gives us. So how should we use them? What does he mean by “make friends”? And what ultimate goal should we have? May God open our hearts and speak to us through his living word today.

Read verse 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.’” In this parable, the rich man is like an absentee landlord. He has a manager taking care of his estate. It seems to be a big operation. But the manager gets in trouble. The rich owner hears he’s “wasting” his possessions. This word “wasting” is the same Greek word used to describe what the younger son did with his inheritance (15:13). No facts are given of how this manager was being “wasteful.” Maybe he’d been using his position to enjoy himself. Maybe he was too lax while doing business for his master. Maybe he was just negligent. Verse 1 says, “charges were brought.” This Greek word literally means to be slandered or falsely accused. So maybe the manager wasn’t even all that bad.

What does the owner do? Read verse 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.’” That is tough. Based on hearsay, this manager is being let go. Business is like that. The notice of dismissal can come suddenly, with no warning. But there’s something the manager has to do before he leaves office. He has to “turn in the account” of his management. This refers to the accounting books, recording all the transactions he’s been responsible for as manager.

How does he respond to the news? Read verse 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.’” His options are not good. After being in a manager position for so long, now he has no physical strength for manual labor.

At the same time, begging is beneath his social status. Since everybody's heard of his reputation, he's really in a pickle. What does he do? Read verse 4. "I have decided what to do, so that when I am removed from management, people may receive me into their houses." As the old saying goes, "Necessity is the mother of invention." In dire straits, people can get so creative. So this man suddenly has a lightbulb moment.

What is it? Read verses 5–7. "So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' 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.'" Wow! He's really using his bright mind! He's become so diligent! What's going on here? In modern accounting, it's called "cooking the books." He's reducing the amounts people owe his master before he has to turn everything in. In this way he's making himself look better, and making his master look more generous, too. This manager doesn't just panic or despair; he finds a way to overcome his predicament, while he still has the chance. In a sense, it's an example of repentance.

And what is his goal? In verse 4 he said it's so that people may receive him into their houses. Why would people do that? It's because he'd been so nice to them to reduce their debts. It's hard to fully appreciate this until we grasp what the debt amounts are. At that time, a hundred measures of oil was worth three years of an ordinary man's wages. Such debt would suddenly be cut in half. Based on the average annual salary in the State of Illinois today, 1.5 years' worth would be \$81,000! And a hundred measures of wheat was worth even more: this was actually eight to ten years of wages! Cutting it down 20% would also mean, in today's terms, another \$81,000. And that's just the first two examples. The losses to the rich owner are quickly adding up. But with such generosity, no wonder the manager would expect at least some of these folks to be willing to take him in.

Then comes the real kicker in the parable. Read verse 8a. "The master commended the dishonest manager for his shrewdness." The Greek word for "dishonest" is literally "unjust." You'd think the master would be so upset. After all, he's losing such a large amount of money in unrecoverable debts. This manager seems sneaky and deceptive. But the master is so rich, it doesn't seem to bother him too much. In fact, the manager's behavior actually moves his heart. The word "commend" means he literally praises him! For what? Jesus says it's "for his shrewdness." In Greek, this word can mean "prudent, wise or sensible." The manager suddenly became an astute businessman, in several ways. When there seemed to be no way out, he began to think creatively. He acted decisively and diligently. He found a way for his future. God made human beings

to rule over our situation as good stewards (Gen.1:28), to live and act with the future in mind.

Jesus then applies his parable. Read verse 8b. "For the sons of this world are more shrewd in dealing with their own generation than the sons of light." What does he mean? He's saying that believers, "sons of light," tend to be more naive than worldly people. Once, he told his disciples, "Behold, I am sending you out as sheep in the midst of wolves, so be wise as serpents and innocent as doves" (Matt.10:16). Here, "wise" is the same Greek word as "shrewd." What is Jesus teaching us? He wants us to see the world and our life situation in light of the kingdom. And he wants us to be alert to the chances we have to do something for God. Apostle Paul wrote: "Look carefully then how you walk, not as unwise but as wise, making the best use of the time, because the days are evil. Therefore do not be foolish, but understand what the will of the Lord is" (Eph5:15-17). This phrase "making the best use of the time" is repeated in Colossians 4:5. The KJV famously translates it as, "Redeeming the time." In light of his kingdom, God wants us to put the time and opportunities we have here on earth to good use. But how?

Jesus tells us in verse 9. It's today's key verse. Let's read it. "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." What a conclusion! But what does it mean? We notice several things here. First is the expression "unrighteous wealth." The Greek is literally "mammon of injustice." Why does Jesus use such an expression? He seems to be saying that all wealth in this world is tainted by some injustice. In this ruthless world people get rich at others' expense. It happens on an individual level, but also on the national and international level. Great world empires are built on slavery, oppression and stealing resources from the more helpless peoples, then pretending like they earned it and are superior to everybody else. Rich landlords ruthlessly charge poor people high interest in order to make the most profit. Wealth in this world leads to all kinds of injustice. It makes people proud and exploitative, corrupt and cruel. Jesus uses the term "Mammon" to help us see money for what it really is. Originally "Mammon" was the Syrian god of wealth and riches. People worshiped this god in order to get rich. In the Middle Ages, this god "Mammon" was personified as one of the seven princes of Hell. So many people become possessed by this demon of greed.

Jesus wants us not just to see the idolatrous attraction of material wealth, but also do something with it. What should we do? He says, "Make friends for yourselves" with it. Use wealth to make friends? Yes. But what kind of friends would such people be? When the money or benefits run out, so would the friendship. Jesus is saying to use whatever wealth we receive in this life to show grace to others, especially to people who previously

were not our friends. It implies making friends with people outside the Christian community.

Usually we think of ministry as preaching and teaching. And Jesus trained his disciples to do that. But here he tells them to use their wealth to “make friends.” Being a disciple of Jesus means making many friends. By nature we may not be very good at it. Still, we need to take the initiative to get closer to people. Jesus set the example by receiving sinners and eating with them (15:2). Interestingly, Paul the missionary did not isolate himself; he had friends wherever he went (Acts 19:31; 24:23; 27:3). Friendship isn’t just about talking; it involves sharing our material things. Even children need to learn that if they don’t share, they won’t have any friends. Likewise, instead of focusing on keeping things for myself, in order to make friends we need to learn how to be generous and ready to share, both our spiritual and material blessings (Rom.15:27; Eph.4:28; 1Tim.6:18). Paul describes his secret of friend-making: “So, being affectionately desirous of you, we were ready to share with you not only the gospel of God but also our own selves, because you had become very dear to us” (1Thess.2:8). The Bible says that sharing what we have pleases God (Heb.13:16).

Read verse 9 again. “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.” This is how to be shrewd sons and daughters of light in this dark world. It’s to use whatever God gives us—material things, time, talent or opportunities—to reach out to the spiritually needy people all around us. Sadly, so many Christians get caught up in selfish pursuits. If we do, we miss so many chances, and our lives become vain. Moreover, our “unrighteous wealth” eventually “fails.” It’s referring to when it “ends” or runs out. We all have one lifetime and some resources available to us to make friends, but it won’t last forever. Jesus is describing a beautiful life spent making friends for his kingdom. Just by giving away money we could never earn our way into heaven. But the Bible says that if we grow in godly affection and love, making many friends in Christ, in the end, we’ll be richly provided with an entrance into the eternal kingdom of our Lord and Savior Jesus Christ (2Pe1:5–11). So, how are we using our “wealth”? Do we see it in light of the eternal kingdom? Are we redeeming the time to make many friends in Christ?

In verses 10–12, four times the word “faithful” is repeated. This word means to inspire trust or faith. Jesus contrasts it with being “dishonest” or “unjust.” He wants his disciples not to live like unbelieving people, but to apply our faith to whatever wealth we have, great or small. Read verse 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.” Again, “money” is literally “Mammon.” What’s most crucial is not our outward activities but having undivided devotion to Christ (1Cor.7:35).

Jesus is warning of the temptation to start loving money more than God. It leads us to wander from the faith and experience all kinds of pain (1Tim.6:10). Read verse 14. "The Pharisees, who were lovers of money, heard all these things, and they ridiculed him." Pharisees had so much Bible knowledge and religious zeal, but it was all phony. Luke uses quite a harsh term for them: literally he calls them "money lovers." Jesus knew this was why the Pharisees despised him. He was a poor man (9:58) without a formal education or degree that met their standards. Read verse 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.'" "Exalted" is "high and lofty," but "abomination" is an idiom that means "it stinks." What stinks? According to Jesus, it's money lovers like the Pharisees who exalt themselves. God can smell it, and so can the people around them.

The Pharisees represented the old era of the Law and the Prophets. But Jesus and his disciples represent the new era of the good news of the kingdom of God. In this new era, everyone needs vigorous repentance and bold decisions of faith in Jesus to get in (16). And even though it's a new era, God's Law is totally fulfilled (17). Jesus knew the Pharisees' hypocrisy so well: they seemed to teach the Law strongly, but actually, they tweaked the Law according to their own desires. He concludes by mentioning divorce as an example of how the Pharisees manipulated God's law on divorce for the sake of having more money (18).

Verse 9 may seem obscure, but it's the powerful, life-giving word of Jesus. Forty years ago, when I was starting out as an intern shepherd, I was doing my best, but I had no idea what I was doing. Without personal conviction, I was living before people. I couldn't give my heart to ministry because I was full of sin. But during the summer of 1985 we studied Luke 16, and God spoke to me through verse 9. God was telling me that he's the one holding me accountable. He was challenging me not to waste my one lifetime on sin and worldly pursuits, but to invest my all to making friends for his kingdom. With this one word of God in my heart, I tasted more of the grace of Jesus, and he helped me get active on campus in inviting students. By September I was having about 20 one-to-one Bible studies. Many times since then God has reminded me of this verse and that he wants me to invest my whole life in making friends for Jesus and his kingdom. Along the way there've been many problems and discouragements, and so often I've lost my heart to materialistic temptations, sins and distractions. But I thank God whose calling, grace and wisdom never changes. May God help me live my one lifetime with my eyes on his kingdom, making many friends for Jesus by sharing his grace.

Read verse 9 again. May God help us repent of greed and of wasting our opportunities and resources. May God awaken us with a kingdom perspective. And may

God help us catch the chance to invest our lives and all our resources in making many friends for Jesus.