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6/28/09

Luke 16:1-9 “Wise Stewardship”

Intro. Some people are surprised to find out that Jesus spoke more about hell than He did about heaven. But would it surprise you that there was one topic that Jesus talked about more than hell or heaven? That topic was money. When you read the first three gospels, one out of every six verses deal with the use or abuse of money. Sixteen of the thirty-four parables that Jesus told deals specifically and directly with money. There are over 500 verses in the Bible that deal with prayer. But there are over 2500 verses that deal with money.

Why is it that Jesus spoke so much about money? One reason is that it is a very important part of life. You can't get along without money. You can't buy food without money. You can't drive a car and put gasoline in it without money. Money is absolutely essential in this world in which we are living. Someone has said, “Money is a universal passport to everywhere but heaven; universal provider of everything but happiness.” So money is important in our relationship with this world.

Furthermore, how we handle money is important in our relationship with God. Jesus said in v.13, “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 an Aramaic word for wealth or riches. If you love money, you can't also love God. If you love God, you won't love money, but use it for God. So Jesus tells a story to explain to you and to me the importance of the right use of the money that we have. We are to be good stewards of the money God has entrusted to us, and we are to use money for godly purposes.

Now in this parable he tells about a crooked man. Yet the Lord Jesus, in his infinite wisdom, uses something crooked to help set us straight. Now there are two primary scenes of our story. First of all, we see an example of a:

I. SQUANDERING STEWARD

In v.1 Jesus began His story saying, “There was a certain rich man who had a steward....” Now one of the most important aspects of this story is the concept of a steward. Seven times in this story something is said about stewardship. Now let's consider first of all:

A. The Job of a Steward – The Greek word for steward comes from two words. A steward is literally a “house manager,” or a manager of an estate. In the days of Jesus rich people would often appoint stewards to manage their affairs. Management of a large household & family business can be very time consuming, so this was an important position for people who could afford it. The steward would be given the full power of attorney to act in the name of the master. They controlled all the assets. They represented the master in every business transaction, and were given full authority to deal with the debtors and the creditors. It was his job to manage those assets profitably and to conduct the business of the owner as conscientiously and effectively as possible.

Do you realize that many times in the Bible we Christians are called “stewards?” All of us are stewards. Just like the steward in our story, you and I don't really own anything; we are stewards of everything. Every thing we have has been entrusted to us by the Lord. 1 Cor. 4:7 says,

“And what do you have that you did not receive?” Dt 8:18 says that God “gives you power to get wealth.” Furthermore, when the Lord Jesus Christ saved us by His death on Calvary’s cross, the Bible says at that point we cease to be our own. In 1 Cor. 16:19 it says, “For you are not your own, you are bought with a price.” So as we make money, we are to remember that the Lord gave us the ability, and God really owns all that we have.

Now the fact that we are stewards means several things:

1. We are Stewards of Treasure - We are not to be like the thief who says, “What is yours is mine—I’ll take it.” Nor are we to be like the selfish person who says, “What is mine is mine—I’ll keep it.” Instead, we are to be like the steward who says, “What is mine is God’s—I’ll share it.” So giving is one aspect of stewardship. God did not give you everything just to spend it all on yourself.

What are we to give? Abraham & Jacob, our spiritual forefathers, practiced tithing. They gave God at least 1/10 of all that they had received from the good hand of God. That practiced was also commanded in the Law, and commended by Jesus in Mt. 23:23. I have given a tithe plus other offerings since the age of 16. I am to give on other occasions as we shall see later in our story.

But stewardship also involves properly managing what we do not give away. What we fondly call *our* money, *our* house, *our* bonds, *our* stocks, *our* bank certificates, etc., is not really our own. True stewardship means that we thank God for all that we have (Deut. 8:11-18) and use it as He directs. Many think that if they give 10% to the Lord, they can do anything they want with the other 90%. But true stewardship means that you acknowledge that all belongs to God, and you should be a good manager of it all. You need to spend less than you make, not more than you make. Before making a major purchase in particular, make sure you have the approval of the Lord and your spouse. You don’t want to spend one dime on anything that wouldn’t be pleasing to the Lord, for it’s really His money. In two weeks I’m going to share a message entitled, “Financial Pitfalls to Avoid.” For example, impulse buying usually is not good stewardship. Spending to support an addiction, such as cigarettes or drugs, is not good stewardship. You need to be good stewards of what you don’t give away.

Also, you are to be good stewards of the things you have already bought. For example, your car belongs to the Lord. Are you using it for the Lord? Let that car be a Gospel buggy. Will you use the car God has given you to bring people to church, or bring them to VBS? That’s an example of using your car for its real owner! Your money and possessions belong to the Lord. Are you using them for the Lord?

2. We are Stewards of Time - Ephesians 5:15-16 says, “See then that you walk circumspectly, not as fools but as wise, redeeming the time, because the days are evil.” The phrase “redeeming the time” comes from the business world and means “buying up the opportunity.” God has given to every one of us an equal amount of time—24 hours in a day, 7 days in a week. We are not to waste time. We are to make wise use of our time for the glory of God. How are you using the time God has given you? Are you a good steward of your time?

3. We are Stewards of Talents - 1 Peter 4:10 says, “As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.” Some of you have the ability to teach. Others of you have the ability to be an encourager. Some have the ability to sing. We must use our abilities to win the lost, encourage the saints, and meet the needs of hurting people.

4. We are Stewards the Gospel - 1 Thessalonians 2:4 says, “But as we were allowed of God to be put in trust with the gospel, even so we speak...” Then Paul also said, “Let a man so consider us, as servants of Christ and stewards of the mysteries of God” (1 Cor. 4:1). God has

committed the treasure of His truth to us (2 Cor. 4:7). God has entrusted you with this message of salvation. Are you sharing it with others? You see, witnessing is not just a matter of obedience; it is a matter of stewardship.

We hope the day will come that a cure for cancer will be developed. Wouldn't it be something if a person had a cure for cancer and kept that knowledge from the world? We have a message that can cure the sin problem, which is far more serious. We are to be stewards of that message. We are not to keep it to ourselves. We are to tell people about it.

So I hope you are familiar with the concept of stewardship, and how that concept applies to us spiritually. Now let's get back to our story & see:

B. The Failure of a Steward – We read in the last of v.1 that “an accusation was brought to him that this man was wasting his goods.” He was not being faithful in the management of his master's property. In fact, Jesus refers to this requirement of faithfulness 4 times in vv.10-12. This particular steward forgot that he was a steward and began to act as if he were the owner. So the rich man's manager was accused of squandering or wasting his employer's holdings. The word “wasted” (*diaskorpizo*) gives the pictures of tossing grain into the air to let the wind blow the chaff away. As chaff is driven away by the wind, even so this man was spending & wasting the master's money as if he was just tossing currency to the wind. It's the same word that was used about the prodigal son when it said that he wasted his father's substance in riotous living. So this steward was at least guilty of mismanagement, and being wasteful with his master's goods. He may have also been guilty of misappropriation of funds. The story Jesus told here is as up-to-date as what is going on in the world today. It goes on all the time in business, government, & elsewhere. People have a normal tendency to be much more wasteful or extravagant when they are spending someone else's money. It's easy for a politician to give away someone else's money.

Have you been wasteful with the Lord's money? Have you been wasteful & extravagant in how you spend money? Have you withheld from the Lord the tithe that belongs to him? If so, you need to be concerned. Notice what happened in our story. Somehow the rich man got word that the steward was failing in his stewardship. So we read next of all about:

C. The Judgment of a Steward – Notice what the owner said in v.2, “What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.” He called for a complete audit of the books. Can't you imagine the lump in his throat that he felt when he heard that his master had found out about him, and that he was going to be audited?

Now you may be thinking, “Good! I'm glad that scoundrel got what was coming to him.” But before you judge this man too severely, let's examine our own lives to see how faithful *we* have been as stewards of what God has given to us. For do you realize that one day you, too, will undergo a spiritual audit of your life? Like this steward, we will one day have to give an account of our stewardship at the Judgment Seat of Christ. Rom. 14:12 says, “So then each of us shall give account of himself to God” (cf. 2 Cor. 5:10ff). You are going to have to give an account of how you have managed your time, your talents, and your treasure. How have we used the things God has given to us? The truth of the matter is that if an audit were done on your life right now, many of you would be found to be guilty of spiritual embezzling. Some of you have the gift to sing, but you don't sing for the Lord. Many of you have spare time on your hands that you could give to the work of God and to the ongoing on His kingdom. But you waste that time doing things that won't mean a hill of beans in eternity. You're embezzling that time from God. Of course we all know

that many are embezzling money from God, because they do not even give God the tithe that He so richly deserves. Furthermore, it is tragic to see how God's wealth is being wasted by Christians.

So the steward in this story is an example of wasteful stewardship. We should not be like him in that regard. But he is also an example of a:

II. SHREWD STEWARD

He knew that he had done wrong, and that he was going to suffer the consequences. So first of all, let's see:

A. The Problem He Faced – Notice what the steward said in v.3, “What shall I do? For my master is taking the stewardship away from me.” He knew he was about to lose his job. That is a difficult experience, especially when jobs are hard to come by & you've just been fired. As he was facing unemployment, he began to look at the alternatives. He said, “I cannot dig; I am ashamed to beg.” One alternative was to go out and dig ditches. But this man had soft hands. He was a white collar worker. He felt he could not be a common laborer; perhaps he was too old for that. Furthermore, he was ashamed to beg. Isn't that interesting? The man may have been ashamed to beg, but he was not ashamed to waste the money and property of someone else! But then, a light came on in his head, and he came up with a clever scheme. So notice secondly:

B. The Plan He Formulated - This man has a plan. He says in v.4, “I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.” He wanted to line up people who would take him in & provide for him when his master threw him out. Perhaps someone would even provide him with another job. How would he accomplish his goal? He would accomplish his goal by making friends of his master's creditors.

How was he going to do that? Notice what he did in vv. 5-7, “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.’ So 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?’ So he said, ‘A hundred measures of wheat.’ And he said to him, ‘Take your bill, and write eighty.’” The fired manager is given an opportunity to get his books in order before he hands them over to his master. So he calls in his master's debtors. They were probably sharecroppers. They paid their rent by giving the owner a fixed amount of the yearly produce. The manager then takes from a drawer or strongbox the document which the debtor had himself drawn up. He gave each of them a generous discount. The debtors assumed that the note-changing was legitimate. They probably thought that the manager had talked the owner into reducing the amounts.

This was clearly a scheme to make these renters personally indebted to him, and to achieve his purpose in such a manner that they would not complain or refuse hospitality to him after he has lost his position as manager. It's the old adage, “You scratch my back and I'll scratch yours.”

C. The Praise He Found - What is the owner's reaction? We read in v.8, “So the master commended (praised) the unjust steward because he had dealt shrewdly.” He realized, of course, that the renters, and the people of the village in general, are already celebrating, praising both the manager and the owner. If the owner should now tell these people what has really happened and should change the figures back to where they were originally, his reputation will go down to zero. So, he makes the best of the situation. Then the owner praised the shrewd steward. That didn't

mean he was pleased with what he had done, but at least he was impressed with his wise & thoughtful (*phronimos*) planning.

Indeed, one thing the steward did right was plan ahead. It is extremely wise for a person to make preparation for the future. He was getting ready for the time when his job would be no more and his paychecks would cease to come.

Now notice the observation Jesus makes in the last of v.8. He said, "For the sons of this world are more shrewd in their generation than the sons of light." Now it may look as though our Lord is commending a crook. Jesus is not telling us that we should become worldly-minded or crooked. He is stating the obvious fact that in worldly financial matters, non-Christians are often more astute or shrewd than God's children. "The children of this world" are experts at seizing opportunities for making money and friends and getting ahead. Have you ever noticed how the lost world advertises so well? The average church is the best-kept secret in the community. We usually spend much more money on ourselves than on outreach & advertising. Yet, a lost world does all they can to make their products and services highly visible. They have all kinds of advertisement. We have the greatest thing to offer that the world has ever known. It is salvation in the Lord Jesus Christ. We need to take some knowledge from the world and get our message out better than we are doing.

Have you made any preparation for the future? Have you made plans for where you are going to live when you are too old to work? What's going to happen when you are too sick or feeble to take care of yourself? Man, you better treat your wife well, because you will probably depend on her some day. If you have children you ought to treat them well, because you may need to move in with them some day! Young people, are you making plans for your future? If you are not doing your best in school and you are not thinking enough about your future. Be wise. Make plans for your future.

Now that is not the main point of the parable. Jesus Himself supplies the main point or application of the parable. So let's consider last of all:

D. The Parable Applied by the Lord – Jesus Himself drives home the application of the story. It is not that we are to imitate his dishonesty or injustice. Rather, Jesus says in v.9, "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home." One thing Jesus commended the unjust steward for was the fact that he planned ahead. Even so, He wants His people to plan ahead for eternity. You are going to spend eternity somewhere. You have an immortal soul in that body of yours. So make sure that you are going to heaven. Will you be received into an "everlasting home?" Just as the steward made plans to be received into an earthly home, you need to make plans to be received into a heavenly home, for your body will not last forever. There is only one way to heaven. Jesus said in John 14:6, "I am the way, the truth, and the life. No one comes to the Father but by me." Have you made plans for eternity by repenting of your sins, and putting your faith in Jesus Christ as Lord and Savior?

I am quite sure that Jesus is not saying that you should use money to buy your way into heaven. You can't do that. Salvation is a free gift (Rom. 6:23; Eph. 2:8-9). Rather, He is mainly talking about how to make your eternity more blessed. When you get to heaven, what kind of a home going will you receive? Jesus said, "In My Father's house are many dwelling places." When you walk around those streets of gold, don't you want many people welcoming you into their dwelling place? How do you do that? He says in v.9, "Make friends for yourselves by unrighteous mammon." While we have the opportunity, we must invest our money in "making friends" for the

Lord. He is saying to use your unspiritual money for spiritual good. You should give to support a church where the Gospel is being preached, where lives are being changed, and where new and eternal friendships are being established. We should be giving to missions, and help support missionaries spread the gospel. All of us should want to meet people in heaven who trusted Christ because we helped to pay the bill for Gospel witness around the world. I read a statement the other day that I had never thought about before. It said, "You won't go to hell because you don't tithe and give to missions. But others will." Someone has said, "Money talks." When you give to help a needy person in the name of Jesus, your money is truly saying, "God loves you, and I love you too." Won't it be great to have someone come up to you saying, "Thank you for having a part in my salvation?" Have you ever spent some money inviting someone new to the church over to your house or to a restaurant to share a meal? Jesus said, "Make friends with ... money."

There is one more point to make from v.9. Why is it that you need to plan ahead? You need to plan ahead because Jesus says, "When you fail." Or our best Greek texts say, "When it fails." Our lives and our resources will end one day, so it behooves us to use them wisely. There will come a time that your money is going to fail. One second after you die you can't write a check on your checking account. The Bible says, "For we brought nothing into this world and it is certain we can carry nothing out" (1 Timothy 6:7). A rich man dies and everybody says, "I wonder how much he left?" He left it all, that's how much he left. It's going to fail. There may be some here today who are just hoarding money. You've got money that could be a blessing to many people, but instead, it is not being a blessing to anybody except the banker. You'll die one of these days. Then what will happen to it? Your heirs will probably throw it to the wind faster than the steward of our story. Do what Jesus says here in v.9, and use it while you are still living to help souls get to heaven.

Conclusion: I read a story of a man who was shipwrecked on a lonely unknown desert island. I don't know if it's a true story or a parable. At any rate, to his surprise he found that he was not alone. A large tribe of people shared that island. Well, to his even greater pleasure he discovered that they treated him very well. As a matter of fact, they placed him on a throne and catered to his every desire. Well, he was delighted but puzzled. Why were they treating him in such a royal fashion? Well as his ability to communicate increased, he learned that they had a tribal custom to choose a king for a year. But when the year was over, this king would be transported to a particular island and abandoned.

Well delight was instantaneously turned into distress. But then he hit on a shrewd plan. Over the next several months he sent members of the tribe to clear this other island. He had them build a beautiful house, furnished it, & planted crops. He then sent some chosen friends to live there and wait for him. Then when his time of reigning was over, he was put in a place carefully prepared, full of friends delighted to receive him.

Now friend, we are not headed to a desert island. But we are headed to our Father's home. If you are wise and shrewd, you will use your earthly money to build up your heavenly home, and gain eternal friends.

Sources: William Hendriksen, *New Testament Commentary: Luke* (Grand Rapids: Baker Book House, 1978); J. Vernon McGee, *Thru The Bible*, Vol. 4 (Pasadena, CA: Thru The Bible Radio, 1983); James Merritt (notes from his sermon on this text); Larry Pierce, *Online Bible* [CD-ROM] (Ontario: Timnathserah Inc., 1996); Jerry Vines (notes from his sermon on this text dated 9/29/96); Warren W. Wiersbe, "*Be*" *Series: New Testament Volumes 1 & 2, Luke* (Wheaton: Victor Books, 1989). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).