Part 1: Jesus Teaches on Wealth
Luke 16

This seems to be a continuation of Jesus' teaching session started in Luke 15. If so, there would be listening publicans and _sinners_, Pharisees and _scribes_, along with His faithful disciples. Jesus now moves to the subject of _wealth_. He realizes the strong hold riches can place on the heart of man. He speaks first to His disciples and then to the need of the Religious Leaders. The story of the rich man and Lazarus is part of the lesson for the Pharisees.

I. Jesus Teaches about Wealth to the Disciples Who are these listening disciples? Of course, our minds run quickly to the twelve chosen ones and the others who traveled faithfully with Jesus. But let's also remind ourselves again of who stayed to hear Jesus after He challenged the large crowd with the cost of discipleship in Luke 14:25-35. Yes, Luke 15:1 tells us that all the publicans and sinners "drew near unto him…for to hear him!" What was a publican? Someone who made their living off cheating, embezzling, and stealing money from others! Many Bible teachers believed this next parable was directed at their need to understand riches and possessions as followers of Jesus. He loved and valued them, and after years of living by ill-gotten wealth, they needed to learn about wealth from God's perspective. And what better relatable subject for a parable than a cheating, embezzling, stealing steward?

Parable of Cheating Steward

"And he said also unto his disciples, There was a certain rich man, which had a steward (Lit. - _financial manager; managed household and business affairs; acted with the authority of the owner (Joseph; Abraham; David)_; and the same was accused (Lit. - _gossiped with malice; charged; suspected_) unto him that he had wasted (Lit. – scattered to the wind) **his goods. [2]And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer** (Lit. – "you cannot be my manager any longer") **steward. [3]Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig (Lit. - _very strong words; I cannot do manual labor_); to beg I am ashamed." Luke 16:1-3**

The Shrewd Steward's Problem: The steward's problem was that he was a cheat and thief who was found out! He was guilty as charged! His boss called him in, wanted an audit of all his work, and made it clear he was to be fired! Knowing the books were not going to balance, he needed a Plan B for his future. His sweet deal of a job had come to an end. This man really enjoyed the good life: luxurious accommodations, fine food, and endless cash flow! Verse 3 makes me smile: "What shall I do when I get thrown out on the street? I sure won't be able to pick up another managerial job like this! I won't lower myself to work as common ditch digger, and I'm too proud to sit on the corner and beg!" Just soak that up!

"I am _resolved_ what to do, that, when I am put out of the stewardship, they may receive me into their houses. [5]So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? [6]And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down _quickly_, and write fifty. [7]Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore (Lit. – 80). **[8]And the lord commended the unjust steward, because he had done wisely:…" Luke 16:4-8a**

The Shrewd Steward's Plan: With great resolve, the shrewd steward, on shaky employment ground, exclaimed, "I know what I'm going to do so I will be welcomed into a new job setup! Make some new friends!" So he began to cut deals with his current boss' debtors.

- Verses 5-6 give us about the first discounted bill. It was on a hundred measures, or about 900 gallons of olive oil! Yes, this was a significant account! So, he told the debtor, "Here, take your bill quickly, and mark down 50 measures. Give yourself a 50% discount!" I'm sure there was no argument, or even a question, just a happy mark of the pen, and boom, 50% off!
- Verse 7 is the second deal the manager made. This was on a hundred measures of wheat, or just over 1000 bushels. Again, this was a big bill too. This time he gave a 20% discount, or now 80 measures of wheat.

What was the objective of all this quick wheeling and dealing? To make these debtors obligated to him; to secure friends and maybe even his next job! By giving them the discounts, he even pulled them into a shady, illegal deal! J. Vernon McGee said this: "The man may have been ashamed to beg, but he was not ashamed to steal!" p. 318

The lord's Commendation: Even though it cost him, the boss was impressed with the manager's clever move to secure his future. Several Bible teachers pointed out that the rich man was probably a crook and scoundrel too! What we have is one thief being impressed by another!

- **Jesus' Application**

"…for the children of this _world_ are in their generation wiser than the children of _light_. [9]And I say unto you, Make to yourselves friends of the mammon (Lit. – _Aramaic meaning wealth and possessions_) of unrighteousness; that, when ye fail, they may receive you into everlasting habitations. [10] He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. [11]If therefore ye have not been faithful in the _unrighteous_ mammon, who will commit to your trust the _true_ riches? [12]And if ye have not been faithful in that which is another man's, who shall give you that which is your own? [13] No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye _cannot_ serve God and mammon." Luke 16:8b-13

"The children of this world are in their generation wiser than the children of light" – Jesus' point of this parable was that the shrewd manager had great foresight to anticipate his future financial needs after getting fired, so he made new friends. Unfortunately, He is also saying believers are not always wise in how they use wealth. Please realize Jesus is not approving fraud; He is highlighting the principle of using money wisely for the future. As this shrewd steward used money to secure his future, Jesus' followers need to realize that earthly money can secure future treasure in heaven! But often Jesus' disciples are not **wise enough, disciplined enough, or dedicated enough t**o understand that principle.

"Make to yourselves friends of the mammon of unrighteousness" – "mammon of unrighteousness" is earthly wealth, and a friend is one we are comfortable and familiar with. The phrase, "I say unto you" in verse 9 is very strong. It carries much weight, much like the words, "verily, verily!" Now realize, He is not saying, that you should make money your god or love money, Jesus is emphatically saying, "Listen to me, get to know about money, make it a friend." How does one become "friends" with money?

1. **Learn how to _earn_ money.** Have a skill, education, or trade that lets you earn a paycheck. Young people need encouragement to prepare their lives to make money. This happens through learning, most often in a school setting.

2. **Learn to _spend_ money.** It is important to understand a budget – a spending plan. There, you have your expenses clearly laid out, and you can visually see where your money needs to go. Often, young

people earn money but have no budget, no plan, so everything they make becomes a power to fuel their selfish desires. They go from buying one "toy" to another! Parents must be very active in guiding their children as they begin to make money. Even as Jesus teaches here, we must keep the future in mind!

3. **Learn to _buy_ thriftily.** Shopping carefully – looking for the best deal on an item; disciplined buying – perhaps waiting until it goes on sale; or even fighting the urge to always have the newest or latest! Please realize that learning to buy thriftily can keep your earned money in your pocket!

4. **Learn to _save_ money.** Every budget needs to have a line set aside for saving money. Unexpected expenses or opportunities to better yourself often require more money than the regular flow of a paycheck. You must systematically set money aside for these future needs.

5. **Learn that money has _eternal_ power!** Here is the key principle all followers of Jesus must learn! We can use our money to build treasure in heaven by investing in things that spread the gospel and help others! This is certainly not limited to just 10% of our income. I wonder how much money has been withheld from gospel ministries or from needy folks because some shallow believer did the math and realized they already gave their allotment of 10%! Oh my!

When using our friend, the "mammon of unrighteousness," a believer's mindset should be: we earn money, spend it carefully, and save it systematically so we can aid in the spread of the Gospel and assist those in need!!

"that, when they fail, they may receive you into everlasting habitations" – Bible teachers have a couple of possible interpretations of this phrase. They certainly fit and are doctrinally sound, so let's look at them!

-- when **you fail (die)**, those people your money helped influence by the power of the gospel will welcome you in heaven – you made eternal friends with your earthly money!

-- when **wealth fails** here on earth, you will still have much treasure in heaven stored up. When looking at Bible Gateway, more often than not, it is this idea. For all of us, wealth will fail. Perhaps that will happen through a tragic loss of some type, and our bank account will suddenly be greatly depleted, or when we come to the day when we can't work and make money any longer. But the reality is our money-making time will end.

As disciples of Jesus, our goal should be to have made so many spiritual friends during our lifetime that our welcoming committee, or treasure in heaven, will be great! Jesus had earlier said in Luke 12:33, "Sell that ye have, and give alms (Lit. – give to the needy); provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth." Eph. 4:28

Faithful in least → Faithful in much vs. unjust in least → unjust in much – This is a spiritual principle as well as a business principle. A good, hard-working, honest employee will be noticed and promoted, but the poor, lazy, dishonest worker will also get noticed and, realizing they can't be trusted, will not receive promotion!

God keeps records of all His followers. This principle appears throughout the Bible.

- Ecclesiastes 12:13-14 says this, "…Fear God, and keep his commandments: for this is the whole duty of man. For God shall bring every work into judgment with every secret thing, whether it be good, or whether it be evil."
- Paul wrote this to the Corinthians, "Wherefore we labor, that, whether present or absent, we may be accepted of him. For we must all appear before the judgment seat of Christ; that everyone may receive the things done in his body, according to that he hath done, whether it be good or bad. Knowing therefore the

terror of the Lord, we persuade men; but we are made manifest unto God; and I trust also are made manifest in your consciences." 2 Cor. 5:9-11

So, if we live faithfully, God will give us more spiritual responsibilities, just as an employer might add more important jobs or give a leadership position! In verses 11-12, Jesus is relating this thought to the use of money when he says, "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the **true riches?"** He goes on by telling his disciples, both those faithful followers and the listening publicans and sinners, "if ye have not been faithful in that which is another man's, who shall give you that which is your own?" Jesus is making very plain that, in this life, using money in ways that please God and not ourselves is absolutely expected of His followers. Notice the wording of the next phrase!

"Ye cannot serve God and mammon" – Does this sound familiar? Jesus said this in the Sermon on the Mount preached at least two years before! It is found in Matthew 6:24. We can surmise this is a pretty regular saying of Jesus! The word "serve" in this phrase is actually the word "slave." Wow! What a practical lesson to the publicans, who were so drawn in by money that they were willing to turn their backs on their families and nation to make more of it! Money would have had a great hold on them. Jesus is looking them all in the eye and saying, you can't be a slave to both God and money. Let's review Jesus ' teaching from Luke 14:25-35 again. He said that to be my disciple you must be:

- Loyal to me
- Surrendered to me
- Forsake all for me

AND now He is adding another thought. This would be a big test for these publicans turned disciples of Jesus

- Serve me – not money!

In reality, money can be one of the greatest tests of our faithfulness to God. I have heard it said, "If one's pocketbook is not at God's disposal, one's heart is probably not surrendered to Him either!"

Who will you……

→ Serve & Love & Hold A true "slave" of Jesus will be loyal to Him; they will be surrendered to Him; all their own desires will be forsaken for Him; and they will serve only Him! Why will they hold only to Him? Because of their love for Him!

→ Hate & Despise: The alternative to serve, love, and hold is hate and despise! Pretty ugly! Again, the words hate and love are not only emotions but speak of priorities! Where will your priorities lie? What will your passion be set on? Christ or Wealth? Listen to these words of Jesus taught earlier in Luke 12:21, "…he that layeth up treasure for himself,… is not rich toward God."

This is not new teaching here! This is found throughout the Old Testament, and everyone listening knew these passages: Deut. 13:4; Joshua 22:5; 1 Samuel 12:24

II. Reaction of the Listening Pharisees But notice the reaction of the Pharisees standing off to the side!

"And the Pharisees also, who were covetous (Lit. - _lovers of money and possessions_), heard all these things: and they derided (Lit. - _"turned up their nose" "distorted their faces" ridiculed, scoffed_) him." Luke 16:14

We find these men have moved from grumbling to ridicule. "This penniless rabbi teaching us on money?" This attitude is the exact opposite of repentance! They absolutely understood what Jesus was teaching, and they were convicted! Often, conviction of sin brings on the rebellious outflow of scoffing or criticism.

III. Jesus' Rebuke of the Pharisees' Covetousness Jesus will go directly to the source of all the problems of the Religious Leaders of His day, **their lack of obedience to the Word of God!**

"And he said unto them, Ye are they which justify yourselves (Lit. – live righteous) **before men; but God** _knoweth_ **your hearts: for that which is highly esteemed among men is abomination in the sight of God." Luke 16:15**

"God knoweth your hearts" – Again, this is a principle of God. He knows all things, and with that, He knew the hearts of those Pharisees that day.

"abomination in the sight of God" – There are many things acceptable to man but are hated by God. But here God is speaking of the self-righteous Pharisees and how the people view them as godly!

Let's connect these two true statements to Jesus' topic of wealth! In the Old Testament, God promised to bless His people if they obeyed Him (Deut. 28:1, 9-14). At the time of Christ, the Pharisees taught that material possessions were a sure sign of God's favor. One of their pet phrases was, "Whom the Lord loves, He makes rich." So, to look approved and loved by God, the Pharisees sought wealth by any means, mostly unrighteous ones. This was such a perversion of the truth of God! The people were taught to "esteem" wealth as godliness, but here Jesus is saying that God knew the sinfulness of their hearts, and it was abominable to Him!

IV. Jesus' Rebuke of the Pharisees' Rejection of the Law

"The law and the prophets were until _John (the Baptist)_ **: since that time the kingdom of God is** _preached_ **, and every man presseth into it. [17]And it is** _easier_ **for heaven and earth to pass, than one tittle of the law to fail." Luke 16:16-17**

"kingdom of God is preached, and every man presseth into it" – The law and prophets anticipated the Messiah; John preached the kingdom was at hand, and now Jesus is saying the kingdom is being preached! People were hearing it; large crowds were desiring to learn it; men were being changed by it - like the publicans and sinners; in other words, "every man presseth into it." But the Religious Leaders of the Jews were opposing its truths on every side!

Jesus continues by saying that it was impossible for any part of God's law to be untrue.
"one tittle of the law to fail" – A "tittle" was the smallest mark made on a Hebrew letter. He said that it would be easier for heaven and earth to be swept away forever than for any of God's promises to fail, or judgments not to be fulfilled, or a principle of truth to be found false. God's words would stand forever!

- **Example of their Rejection of the Law**: The Pharisees had rejected God's word on many levels, but Jesus now gives a glaring example of their open rebellion to God's commandments concerning marriage.

"Whosoever putteth away his wife, and marrieth another, committeth _adultery_ **: and whosoever marrieth her that is put away from her husband committeth** _adultery_ **." Luke 16:18**

The Pharisees were actually divided on the subject of divorce. Some were conservative concerning the subject, while others taught that man could divorce his wife for basically any reason! Their covetousness and lust ran wild. The 10th Commandment reads: "Thou shalt not covet thy neighbor's house, thou shalt not covet thy neighbor's wife…" but coveting other men's wives is exactly what they did, and they acted on it by divorcing solely to take another wife. It was pure covetousness; it was an abomination to God, and it broke God's commandment!

Believers' Application:

1. The truth about God's plan for marriage and divorce. This will not be a long dissertation on marriage and divorce. All I will do is read Jesus' words found in Matthew 19:3-9 and make a few observations:

1. Jesus pointed back to God's establishment of marriage. Genesis 2:24
2. Jesus pointed out God's heart when He said, "What therefore God hath joined together, let not man put asunder." v. 6 Once joined → no dividing!
3. Moses allowed divorce because of the hardness of hearts – sin! But again, Jesus will point out, "but from the beginning it was not so." v. 8
4. Jesus mentions "fornication" or sexual immorality as an allowance for divorce. v. 9
5. Jesus mentions that those who marry a divorced woman commits adultery. v. 9

Divorce is painful; it is a life-altering event for everyone involved. Clearly, it was never God's intent at creation. But I am so blessed to know men and women who might have had cause to divorce, but who chose to forgive instead. And all were able to see God's power to give grace to heal their broken hearts; God's power to gain victory over sinful passions; and God's protection for their children from divorce's destructive effects. And in all of it – God was glorified! Much more can be said about this topic. But I will end with the fact we all can agree on – God loves marriage and hates divorce!

2. Is money your master? Does it master you or do you master it?
Are you realizing that money is a spiritual matter to Jesus? So, He taught on it often…..

- Because the use of our money is a good indicator of who our Master is and whom we are following!
- Because money is a hard and deceptive master! Money **can't provid**e health and happiness like it might want us to believe!
- Because money can prove to be a great temptation. I read a disturbing statement in the notes of my Life Application Bible, "Our integrity often meets its match in money matters." p. 1761

Paul reminded Timothy to teach these principles to his churches. **Let's read 1 Timothy 6:6-10; 17-19.**