

Luke 16 Jesus told his disciples: ‘There was a rich man whose manager was accused of wasting his possessions. ² So he called him in and asked him, “What is this I hear about you? Give an account of your management, because you cannot be manager any longer.”

³ ‘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 – ⁴ I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.”

⁵ ‘So he called in each one of his master’s debtors. He asked the first, “How much do you owe my master?”

⁶ “Three thousand litres of olive oil,” he replied.

‘The manager told him, “Take your bill, sit down quickly, and make it fifteen hundred.”

⁷ ‘Then he asked the second, “And how much do you owe?”

“Thirty tons of wheat,” he replied.

‘He told him, “Take your bill and make it twenty-four.”

⁸ ‘The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. 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.

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. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else’s property, who will give you property of your own?

¹³ ‘No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money.’

¹⁴ The Pharisees, who loved money, heard all this and were sneering at Jesus. ¹⁵ He said to them, ‘You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.

Money is a common theme in the parables of Jesus. Roughly, a third of the parables he told have something to do with earthly riches, treasure, coins or currency of some kind.

The stories Jesus told often contained profoundly shocking twists and turns, but none is more baffling than this. How is it possible to build any kind of positive spiritual principle on the unethical actions of an unrighteous manager? Can any good teaching come from such a patently bad example?

It’s important to note that the main audience here was the disciples, so this is not the same genre as the parable of the prodigal son. That story is an evangelistic message calling the Pharisees and the teachers of the law to repent, believe the gospel and be granted admission to the Kingdom of God.

The parable of the shrewd manager is addressed to people who are already committed to following Jesus – men and women who have turned from evil, try to do what is right and live their lives with a desire to bring honour and glory to God. So, this parable is a discipleship message for believers.

It’s also important to note that the master praised the manager not for being dishonest but for being shrewd. He was in a pickle but made the most of a brief and fleeting opportunity. He manipulated the resources he had to achieve ends that were to his long-term advantage. In an honour culture like the one Jesus lived in, the people whose debts he had discounted would be obliged to return the favour by looking after him, so he had secured his future.

Jesus begins his commentary on the parable by stating that, “The people of this world are more shrewd in dealing with their own kind than are the people of the light” (Luke 16:8). Sinners tend to be more clever and forward thinking and diligent with regard to their short-term well-being than saints are in the work of laying up treasure for eternity. “People of this world” are those who have no part and no interest in the Kingdom of God. They have nothing to look forward to except the remaining years of their earthly lives. But they are more concerned and more clever when it comes to securing an advantageous future for their retirement years than the “people of the light,” who have an eternal future to prepare for. It’s true. Ungodly people bring amazing energy, skill and focus to the task of acquiring earthly comforts for the remaining years of this life. Maybe that’s because that’s all they really have to look forward to.

I’ve read a few sob stories in recent weeks and months about people who have been duped into buying fake tickets for popular concerts. Some of the stories are heart breaking. Another trick people use is to buy tickets, resell them and send the electronic ticket to the new buyer. However, as long as the original purchaser turns up first to the concert they can get in for free and, when the person they ‘sold’ their ticket to turns up, they don’t get let in because the ticket has already been used.

We shouldn’t be surprised by this. As Paul said to Timothy, “The love of money is a root of all kinds of evil” (1 Timothy 6:10a) and the people of this world are always coming up with creative ways to get more of it.

As an aside, I read an article just this week that said everything is in place for another global financial crisis. The lessons learned in 2008 have already been forgotten and people are making the same mistakes all over again. But I think the next GFC will be much worse because governments borrowed, or printed, so much money to get through the last one.

The expression “people of the light” is a common New Testament phrase that designates true disciples of Christ (John 12:36). After all, “Our citizenship is in heaven. And we eagerly await a Saviour from there, the Lord Jesus Christ” (Philippians 3:20). It is therefore right that we should have our minds “set on things above, not on earthly things” (Colossians 3:2). Yet compared to all the strategizing, manoeuvring, twisting and turning unbelievers go through to secure their future in this world, “The people of the light” display a distinct lack of wisdom.

Consider how absurd that is. People preparing for retirement probably have (at most) three decades to plan for – usually much less. The average retirement for women in New Zealand lasts 18.3 years while it’s only 14.5 years for men. One of my uncles put all his eggs in the basket of retirement and died at the age of 61! Life is short and “the world and its desires pass away” (1 John 2:17). Yet “the people of this world” will go to almost any length to gain whatever advantage they can for the waning years of their lives. Their worldliness and their lack of scruples are not what Jesus commends. Their shrewd resourcefulness is. Surely “people of the light”, bound for eternity, ought to be more active, more zealous, more mindful and more wise about making the most of their time on earth, preparing for the future and laying up treasures in heaven.

Starting with that point, Jesus makes three practical applications regarding the believer’s attitude toward worldly wealth. He is outlining for his disciples how their perspective on money should shape their thoughts and behaviour toward others, themselves and God. Here are the key points of wisdom Jesus draws from his parable about the shrewd manager.

Lesson One: Money is a resource to be used for the good of others.

Immediately after commending the shrewdness of the people of this world for their forward-thinking resourcefulness, Jesus adds this word of advice for his disciples: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (Luke 16:9). Use your money to make friends – not earthly friends, but friends who will welcome you into your eternal home. In other words, be generous with the people of God. Put your money to work for others: help the truly needy among God’s people, “and you will have treasure in heaven (Matthew 19:21). Remember the words of Jesus in Matthew 25:35-40: “I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger

and you invited me in, I needed clothes and you clothed me, I was ill and you looked after me, I was in prison and you came to visit me... whatever you did for one of the least of these brothers and sisters of mine, you did for me.”

This also underscores our duty to use our money to support the ministry of the gospel. Will people be standing to welcome you into heaven when you arrive, eager to embrace you, because through your investment in gospel ministry and the extension of the kingdom they heard and believed and gained eternal life in Christ? That’s the imagery Jesus’s comment evokes.

The unjust manager was liberal with his master’s money in an unethical way. His actions, though unjust, nevertheless won him friends and secured his future. Jesus is reminding his disciples that we are stewards, managing or looking after what he has chosen to give us. Unlike the unjust steward, we have God’s explicit permission to be generous with his resources in order to make friends for eternity.

Jesus is making a simple argument from the lesser to the greater. This was a popular form of rabbinical teaching. The point is that if a scheming, dishonest, earthly, unprincipled manager is shrewd enough to use his stewardship to make friends for such a brief, temporal future, how much more should we use our Master’s resources to make friends for eternity? This is one key way Jesus wants us to be “wise as serpents and harmless as doves” (Matthew 10:16).

2 Peter 3:10 says, “The day of the Lord will come like a thief. The heavens will disappear with a roar; the elements will be destroyed by fire, and the earth and everything in it will be burned up.”

The clear implication is that it is every believer’s duty to invest the temporary value of worldly wealth in an enterprise that will reap far greater, eternal value – by putting our money to work for ministry to the people of God, and especially for the spread of gospel truth. The relationships gained through such investments will enrich heaven for eternity. Nothing else we do with our money will last forever.

Jesus wants his disciples to think in those terms. Endless personal accumulation is sinful and wasteful, and it robs us of eternal blessing. “Give, and it will be given to you... For with the measure you use, it will be measured to you” (Luke 6:38).

Lesson Two: Everything we have belongs to God and we should always think of ourselves as stewards.

Jesus’s first lesson highlights the needs of others. The second one is an encouragement to examine ourselves. It is an echo of one of the lessons we saw in the parable of the talents, that the believer who receives little is ultimately accountable to God just like the person who is given much. Both will give an account for what they do with the resources they are given. In fact, true character is seen in how a person handles the small things. “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” (Luke 16:10).

That’s why it’s important to teach children to give to God when they’re very young. It’s good to create that habit of giving even before they’re earning money so they’re used to it. My experience and my observation is that the longer money sits in your account the harder it is to give away, so honour the Lord with your wealth by making his work the first priority with your spending.

Some people say, “If I had more I would give more.” No, you wouldn’t. Truly faithful people are generous because of their character, not because of their circumstances. The widow who had virtually nothing gave everything she had. Lots of people who have everything give nothing. A person with meagre resources who spends everything on themselves is not going to become selfless if they suddenly become rich. More money will only exacerbate the self-indulgent impulse and compound the unfaithful steward’s judgement.

Excuses like “I’ll give to the work of God once I’ve paid off my mortgage”, or “I’ll be more generous in supporting mission once I’ve put away enough for my future” are just lies we tell ourselves.

It is crucial for believers to have a proper perspective on their duty as stewards, regardless of whether they have little or much. In fact, Jesus's statement in this text seems to suggest that wise stewardship is best learned and committed to practice in small ways first. It's silly to wish for wealth if you haven't been a true and faithful steward with what God has already given.

But the real point is that praiseworthy stewardship is not about large sums and lavish gifts. It's about integrity and spiritual character. If you truly see the immense value of investing in eternity, you will do it with whatever resources are available to you. What makes a good steward is the understanding that everything we have is a gracious gift from God. "The earth is the Lord's, and everything in it, the world, and all who live in it" (Psalm 24:1).

The things we call our own are ultimately God's possessions, not ours. They are not private property to be used chiefly for our personal benefit. They are divine blessings held in trust, to be invested as wisely as possible for the good of others and the glory of the God. That's true whether you have little or much. "Where your treasure is, there your heart will be also" (Luke 12:34). The converse is true as well. Whatever your interest and affections are set on will determine where you invest your treasure. "Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God" (Colossians 3:1).

In other words, what we do with our money reveals the true state of our hearts. Therefore, "If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11). Those who are not investing in the work of redemption are shirking their duty to be faithful stewards, wasting this passing moment of opportunity, and impoverishing themselves in eternity. God doesn't reward people for frittering away his resources. To spend money on unnecessary luxuries and status symbols – or even cheap trinkets, trifles, creature comforts, and worthless time-wasting diversions – is to rob oneself of true, eternal riches.

Verse 12 adds another stinging indictment: "And if you have not been trustworthy with someone else's property, who will give you property of your own?" That is a reminder of the first principle of stewardship: We don't currently own anything as a permanent possession. "For we brought nothing into the world, and we can take nothing out of it" (1 Timothy 6:7).

Everything we have is a stewardship – not just the money we give to the church, or to charity. "All that we have is God's, and it is all to be used for his glory" (1 Corinthians 10:31).

The tragic irony of sinful self-indulgence is that the more you waste on yourself – the more stuff you accumulate in this life – the less treasure you will have in heaven. The true riches are over there. "So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal" (2 Corinthians 4:18).

Lesson Three: Do not let money take the place of God in your heart.

This story ends with one final command. The first one (Luke 16:9) emphasised our duty to use our earthly resources for ministry to others. In verses 10-12, Jesus urged us to examine ourselves. The final command focuses our hearts on God: "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" (Luke 16:13). Note the capitalisation of Money in the Bible. It's a powerful rival to God that many people choose.

Stewardship of God's resources is an all-consuming obligation. It is not a part-time calling. It's not a once-a-week duty that we can discharge by putting an offering in the bag every Sunday or by making an automatic payment during the week. It's not a casual affair. In biblical terms, a steward is a slave. Believers are the property of a Master who has purchased us. He wants to have exclusive and absolute control over us. We cannot have such a relationship with anyone or anything else. No slave can serve two masters.

Jesus is suggesting that the way we manage our stewardship is important evidence revealing whether we are genuine believers or mere pretenders. Those who truly belong to God cannot serve money and material things. People who squander all their resources on things that cannot last, who waste the worldly wealth on things that do

not matter, are not true stewards of the living God. What they do with their treasure reveals where their heart really is.

On the other hand, if you “Honour the Lord with your wealth, with the first fruits of all your crops” (Proverbs 3:9), you demonstrate by your stewardship that you have rejected all other gods, starting with “worldly wealth”, the love of money.

There is no middle way. “You cannot serve God and Money.”

The leading Pharisees were walking, talking, real-life illustrations of that principle. They pretended to serve God, but their real god was money. Some of them must have wandered by and stopped to eavesdrop while Jesus was telling this parable to his disciples. Luke tells us, “The Pharisees, who loved money, heard all this and were sneering at Jesus” (Luke 16:14). ‘He said to them, You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight” (Luke 16:15).

Let’s take a few moments to reflect on a couple of questions:

1. What do you value most in your heart, God or Money?
2. What does the Holy Spirit have to say to you today about your stewardship – the way you manage the money you have been given?