

The title of this morning's sermon is, *"Learning from an Unbeliever."*

We're back in Luke, but you might have noticed we're not in chapter 12 where we left off. The reason is that I didn't know how long it would take us to reach this parable, which I think relates well to everything we've been discussing over the last few months:

- Money
- Giving
- Stewardship

Take a look w/ me at **verse 1**...

Luke 16:1 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.

The **manager** is a steward, which is how it's translated in many Bibles. Stewards don't personally own anything. Instead they're responsible for the **possessions** of someone else, which is why he's also called a **manager**.

For simplicity's sake, I'm going to refer to the **manager** as a steward, since that's the title we're more familiar with.

Stewards were the most trusted servant, b/c they had full authority over the master's possessions and they could conduct business transactions in the master's name...which we'll see the steward do in a moment.

If you've ever put someone in charge of something of yours, you know the one thing you value more than anything else is faithfulness, which is why Paul said...

1 Cor 4:2 Moreover, it is required of stewards that they be found faithful.

But it says this steward **was wasting his [master's] possessions**...which is to say he was **[unfaithful]**.

The **master** learned about this, and look what happened...

Luke 16:2 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.'

It's important to understand that at this point the master thinks the steward is incompetent...versus dishonest. We know this b/c the master tells the steward he's going to fire him in the future, versus fire him immediately.

This ended up being a big mistake, b/c it allowed the steward to remain in control of the master's assets for a period of time and rip him off...as we'll see in a few verses.

Look how the steward responded when he learned he'd be fired...

Luke 16:3 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.'

If you've ever lost a job before, you know one of the first things you do is figure out what you're going to do instead. That's what the steward did. He considered his options, and found them unattractive:

- He said he's **not strong enough to dig**. Maybe he's old or he has a disability or injury.
- He said he's **ashamed to beg**. After having such a prestigious position as a manager, he thinks this is beneath him.

With no other options, look what happens...

Luke 16:4 I have decided what to do, so that when I am removed from management, people may receive me into their houses.'

Since the **master** was a **rich man** he lived in a nice house. As the steward, more than likely he lived in that same house. When the master fired him, not only would he lose his job, he'd also lose his nice home.

He wants to win people over in the hopes they'll **receive [him] into their houses** so he'll have a place to live.

Look how he goes about doing this...

Luke 16:5 So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' 6 He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' 7 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.'

The master was a **rich man** who had many debtors that owed him. The steward met w/ these debtors and cut down their debts:

- One debtor owed 100 and the steward made it 50
- Another debtor owed 100, and the steward made it 80

The steward does this for them so that when he loses his job he'll be on good terms w/ them.

Imagine what this is like: you owe a debt, perhaps the mortgage on your house, and someone says, "Let's cut it in half," or "Let's cut it by 20%." Of course you're going to jump at the opportunity...if it's done morally.

But this was done immorally...

Notice the words **sit down quickly**. This reveals it was a secret transaction, unauthorized by the master. Since the debtors were all too happy to cooperate, it made them accomplices in the fraud.

So at this point:

- The steward is immoral, b/c he ripped off the master
- The debtors are immoral, b/c they went along w/ the steward's plan to rip off the master

And the master was immoral!

Look how he responded...

Luke 16:8a The master commended the dishonest manager for his shrewdness.

Go ahead and pause right here.

The master commended the steward b/c he's immoral too. He could appreciate this sort of ingenuity...even if it was detrimental to him.

This is easily Jesus' most confusing and controversial parable, b/c it looks like He **commended** the steward's dishonesty, right?

But that's not the case!

The master in the parable commended the manager.

Jesus didn't:

- He didn't commend the steward's plans or actions. He didn't say they were noble or honorable.
- He didn't commend the steward's character or integrity. He didn't call Him moral or honest. Instead, in **verse 8**, He called him **dishonest**. Jesus was honest about the steward's dishonesty. He didn't hide it, make excuses for it, or water it down.

So if Jesus wasn't commending the steward, what was He doing?

If you can understand this one point it clarifies the entire parable...

Jesus was contrasting two groups:

- Unbelievers and believers
- He's saying unbelievers do some things better than believers.

Look at the rest of **verse 8** – which we'll read slowly – to see this point...

Luke 16:8b For the sons of this world...

These are unbelievers...

Luke 16:8c are more shrewd in dealing with their own generation

This refers to the time they're living in, or this life. Jesus says unbelievers are more **shrewd** dealing w/ the affairs of this life...

Luke 16:8d than the sons of light.

These are believers.

This is another part of the parable that is confusing, b/c it sounds like Jesus is commending unbelievers and criticizing believers, right?

That is what He's doing!

Notice the beginning of **verse 1** says **He also said to the disciples:**

- Jesus isn't speaking to pagans or heathens
- He's speaking to **disciples**, or people claiming to follow Him...or us.

Here's the truth...

Jesus teaches this parable to rebuke us!

He says the steward reveals certain ways:

- Unbelievers are more **shrewd**, and zealous, and passionate...
- They put forth more effort and take some things more seriously...

Than believers.

Believers can learn a thing or two from the way unbelievers live their lives.

And I know what you're asking...

What things? What can we possibly learn from unbelievers?

I'm glad you asked!

In **verse 2**, notice the master said, "**Turn in the account of your management.**"

The steward learned he was going to have to give an account of his management, and he took that seriously...and this brings us to the first part of Lesson 1...

LESSON 1: BELIEVERS CAN LEARN FROM THE WAY THE STEWARD (PART I) TOOK SERIOUSLY THAT HE WOULD GIVE AN ACCOUNT.

Think about it like this...

The steward took seriously that he was going to stand before his master and give an account of his stewardship.

Do you see how this makes some believers look bad?

Some believers don't take seriously that they're going to stand before their Master and give an account of their stewardship.

Let me back up and get a little momentum into this point...

As believers, our sins have been judged. Jesus took the punishment they deserve.

This is why we will never stand before the Great White Throne, which you can read about in **Rev 20:11-15**. These are the terrifying verses that describe unbelievers learning they'll be punished for their sins by spending eternity in the lake of fire...b/c Jesus didn't receive that punishment for them.

But even though we don't stand before the Great White Throne, we do stand before the Judgment Seat of Christ to give an account of our stewardship. Here are two verses discussing it:

- **Rom 14:10 Why do you pass judgment on your brother? Or you, why do you despise your brother? For WE WILL ALL STAND BEFORE THE JUDGMENT SEAT OF [CHRIST].** Paul's use of the word **we** shows he's talking about himself and other believers.
- **2 Cor 5:10 For WE must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.**

The fact that **evil** we have done is mentioned leads me to believe the sins we have committed result in loss of rewards.

So even though we won't be punished for our sins, they can result in less rewards in heaven.

And Jesus' point is:

- There are unbelievers who take more seriously the fact that they'll stand before an earthly, human master – whether a boss or employer – and give an account,
- Than believers take seriously that that they'll stand before their Master, the God of heaven and earth, and give an account

While I had some odd jobs in high school and college, following college I've primarily done three things professionally, prior to pastoring:

1. First, I was an officer in the Army
2. Second, I was as a supervisor at a distribution center for Target

3. Third, I was a schoolteacher

In each of these professions I received evaluations.

While I wouldn't say that I was afraid – just like we don't have to be afraid when we go before the Judgment Seat of Christ – I did want to do well. I believe I took the evaluations seriously and tried to please whomever I was serving at the time.

The questions I asked myself this week were:

- How seriously do I take standing before Christ?
- How much do I want to please Him?
- Do I care more about pleasing some earthly, human master, than I care about pleasing my Lord and Savior?

And you should ask yourself similar questions!

Next, back in **verse 4** look at the words **so that when I am removed from management, people may receive me into their houses.**'

The steward used the present to prepare for the future...and this brings us to the next part of Lesson 1...

LESSON 1: BELIEVERS CAN LEARN FROM THE WAY THE STEWARD (PART II) USED THE PRESENT TO PREPARE FOR THE FUTURE.

Let's make sure we understand what Jesus is and isn't doing in this parable:

- He isn't commending the sinful way the steward prepared for the future
- But He is telling us we can learn from the steward's effort...zealousness...and foresight

Unbelievers are very shrewd w/ their earthly affairs...and we should be as shrewd w/ our heavenly affairs.

It's sad:

- When some unbelievers put more effort into their earthly futures...than believers put into their heavenly futures
- Or when some unbelievers prepare better for the next few decades of their temporary, earthly lives...than believers prepare for our eternal, heavenly homes.

Let me share some statistics with you that illustrate this...

- American employees work 137 more hours per year than Japanese workers – who I thought worked the most – 260 more hours per year than British workers, and 499 more hours per year than French workers...the French know how to relax.ⁱ
- Americans average 47-hour work weeks.ⁱⁱ
- 25 million Americans (21% of the workforce) work at least 49 hours per week.

- 11 million Americans (9% of the workforce) work more than 59 hours per week.ⁱⁱⁱ
- 4-out-5 Americans spend their lunch break at their desk so they can keep working.^{iv}
- Americans receive 15 vacation days per year, while workers in Asia receive 19, and workers in Europe receive 28.^v
- You might be quick to say, “Well, we should get more vacation.” The problem is almost half (51%) of Americans don’t use all the vacation time they have. When Americans do take vacation, 61% admit doing some work.^{vi}
- Many Americans spend part of the year working for nothing, donating the equivalent of \$561 on average to their firms.”^{vii}

So think about unbelievers for a moment and:

- How hard they work to make money and get ahead...
- All the effort they put forth...
- All the overtime...60, 70, even 80-hour work weeks...
- All the early mornings and late evenings...
- All they sacrifice...
 - Sleep...
 - Relationships...
 - Health...
 - Enjoyment, pleasure, and hobbies

There’s almost nothing some unbelievers won’t do to prepare for their earthly futures!

And Jesus’ point is...

- Can you imagine if Christians were as committed to preparing for their heavenly futures?
- Can you imagine if Christians worked as hard for the kingdom of God as unbelievers work for their kingdoms?

Think about what happened w/ the steward, and how it’s a picture of what happens w/ us...

The steward learned he had a narrow window of time before losing his job. He took advantage of this window to arrange a comfortable future for himself.

Another way to say it is...

He used his present circumstances to prepare for the future.

We’re supposed to learn from this, b/c it’s the same for us...

- We have a narrow window of time to arrange comfortable futures for ourselves.
- We should use our present circumstances to prepare for the future.

Here’s something else to consider...

What did the steward use to prepare for the future?

He used the resources he had at his disposal.

Since he was a steward, it happened to be the master's resources that had been entrusted to him.

Similarly, what do we use to prepare for the future?

We use the resources we have at our disposals.

Since we're stewards, it happens to be the Master's resources that He's entrusted to us. Our:

- Time
- Relationships
- Possessions
- Money
- Talents
- Abilities
- Gifts

At some point:

- Each of our lives will come to an end
- We will have no more time to use the Master's resources to prepare the best futures for ourselves

So we should make the best of our present conditions...like the steward did.

Let me ask some questions we should answer in the privacy of our own hearts:

- How much effort do we put forth for the kingdom of God?
- How many hours do we give to our relationships with Christ?
- We're here on Sunday – which is great – but what about Monday through Saturday?
 - How much time do we spend in prayer, bible reading, and church service?
 - What have we sacrificed for the Lord...such as enjoyment, pleasure, or hobbies to prepare for our heavenly futures?
 - Are there early mornings or late evenings we give Him?
- As stewards, what do we have at our disposal to prepare for our eternities in heaven?
- Are we using the Master's resources to arrange the best futures for ourselves?

And there's one more way we can learn from the steward. Look at **verse 9**...

Luke 16:9 And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails^{viii} they may receive you into the eternal dwellings.

One of the most important ways the steward prepared for the future was by making friends for himself...and this brings us to the next part of Lesson 1...

LESSON 1: BELIEVERS CAN LEARN FROM THE WAY THE STEWARD (PART III) GAINED FRIENDS.

Unrighteous wealth refers to earthly wealth. It's called **unrighteous**, not b/c it's evil or immoral, but b/c it belongs to the world. **Eternal dwellings** refer to heaven, b/c that's where our eternal homes are located.

The steward used the money he had at his disposal – his master's money – to make friends for himself that – as **verse 4** says – would **receive [him] into their houses**.

What's the application for us?

We should use our Master's money to make friends for ourselves who will **receive [us] into eternal dwellings**...or welcome us when we make it to heaven.

What does this look like?

Use money to spread the Gospel:

- Support missionaries
- Give to the church

We have an opportunity to do this coming up...

Aaron Fugere is going on a short-term mission trip w/ his son. He'll be sharing all the details at evening service on March 22nd.

Pray about whether God would have you support his trip.

Every other believer is a brother or sister in Christ. But Jesus says people who come to salvation as a result of our giving are our friends.

Imagine the beauty of this...

When people are saved as a result of your generosity:

- You get to heaven and them...
- They **receive** – or welcome – you into your **eternal dwelling**

When you invest in the Gospel you make friends for eternity!

Now let me share something important...

Jesus can say what He wants, and He can be clear when He wants to be clear...and in these verses He's clearly talking about money.

Unfortunately, when some people teach this parable they say it's about giving time, or energy, or expertise.

There are verses telling us to give time, energy, and expertise...but that's not the case w/ these verses.

The problem w/ saying these verses are about something other than money is some people would rather give anything BUT money, so when they hear the wrong interpretation, they think they're off the hook.

This means no matter how much you give of anything else, if you're not giving money, you're not obeying the Lord.

And I stress this, b/c there are lots of different ways we can use our money but considering Jesus singled out giving for the Gospel, that tells me it's important.

And to drive the point home, in these final four verses Jesus articulates two principles related to money.

The first principle concerns faithfulness with money. Look at **verse 10**...

Luke 16:10 "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much."

This is straightforward:

- If we're faithful with a little we can be faithful with much
- If we can't be faithful with little, we won't suddenly become faithful if we're given more.
When you give your children small tasks, if they don't do those well, you don't expect them to do a better job with bigger tasks.

We recognize this verse from its use elsewhere in the Gospels – such as the Parable of the Talents and the Parable of the Minas – but there's a twist that separates it from its use elsewhere. Look at **verse 11**...

Luke 16:11 If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?

Jesus isn't referring to other stewardships...such as time, relationships, and talents. Instead, He's referring to money. We know this b/c He mentions **unrighteous wealth**, which – as we saw in **verse 9** – is money.

Since this is about money, it looks like Jesus is saying people who won't be faithful with certain amounts of money won't be faithful w/ larger amounts of money.

That's true, but that's not the point He's making. If He was making that point He'd say...

If you have not been faithful in the unrighteous wealth, who will entrust to you...*more wealth.*

Instead He says **true riches**, which is not earthly riches, but:

- The riches of the kingdom
- Spiritual and eternal matters

These are the **true riches**.

In other words, if we can't be faithful w/ physical riches, we can't be **entrusted** w/ spiritual riches...and this brings us to Lesson 2...

LESSON 2: IF WE CAN'T BE FAITHFUL WITH MONEY, WE CAN'T BE FAITHFUL WITH MUCH ELSE.

Do me a favor if you write in your Bible:

- In **verse 10** circle **very little** which occurs twice, and draw a line to **unrighteous wealth** in **verse 11**.
- In **verse 10** circle **in much** which also occurs twice, and draw a line to **true riches** in **verse 11**.

The **very little** refers to earthly money.

Since Jesus calls earthly riches **very little**, it means money is the foundation of faithfulness. It's the training wheels.

If we can't be faithful with money, we can't be faithful w/ much else.

He elaborates on this in the next verse...

Luke 16:12 And if you have not been faithful in that which is another's, who will give you that which is your own?

That which is another's is God's. If we can't be faithful w/ money He's given us, He won't give us anything of our own.

I take this to be heavenly treasure, or rewards, which are **[our] own** in that we keep them forever:

- This doesn't mean if you're bad w/ money you're not a Christian
- But it does mean if you're bad w/ the money it's going to hurt your treasure in heaven

And this fits the verses we've considered many times up to this point...

Matt 6:19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

There aren't many rewards in heaven for people who are bad w/ money, b/c they haven't invested much in heaven. In that sense, God won't **give [them] that which is [their] own.**

Matt 6:21 For where your treasure is, there your heart will be also.

Poor stewardship of money is evidence our hearts are on earth versus in heaven...in other words, it's evidence we're not preparing for the future.

The last verse for this morning, which also contains the second principle related to money...

Luke 16:13 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."

Let me briefly explain imperatives and indicatives, so we can interpret this correctly...

Imperatives are commands, such as:

- Love your neighbor as yourself
- Pray without ceasing
- Forgive as you've been forgiven

Indicatives are statements – they indicate something – such as:

- You are an heir with Christ
- You have been forgiven
- You are justified by faith

Sometimes we mix up imperatives and indicatives. For example, Jesus said:

- **You are the salt of the earth...**
- **You are the light of the world...**
- **He who abides in Me, and I in him, bears much fruit**

These are indicatives, but sometimes people think they're imperatives:

- Jesus isn't telling us TO DO something. He isn't saying, "Go try hard to be salt, light, and produce fruit."
- Instead, He's telling us WE ARE something: "You are salt, light, and fruit producers."

I tell you this b/c **Luke 16:13:**

- Is not an imperative:
 - It's not a command.
 - Jesus isn't saying, "Don't serve God and money."
- Instead, it's an indicative:
 - It's stating something.
 - Jesus is saying, "You CAN'T serve God and money. You can't have both as masters."

So what does it matter if we interpret **Luke 16:13** as an imperative versus a command? Is there really anything wrong w/ that?

- If it was a command, then Jesus would be telling us to do something. In this case, “Try to be more devoted to Me than money.”
- Since it’s an imperative, He’s telling us something: “You can’t be devoted to both. If you’re devoted to money, you’re not devoted to Me.”

And this brings us to Lesson 3...

LESSON 3: WE MUST CHOOSE BETWEEN GOD AND MONEY.

Let’s consider why we can’t serve both...

We can have two masters if they want similar things. For example, if you’re a child, you have two masters – Dad and Mom – and this works, b/c two become one and they want the same thing...obedience, good attitudes, and clean rooms.

But God and money want different things. Serving both is like walking in two different directions.

If money is our master:

- We’ll waste our lives living only for the present.
- We won’t use our resources for the next life.

When we make it to heaven, we’ll find ourselves without any friends to welcome us.

If God is our master, He wants us to serve Him...by making money serve us.

In other words, instead of being mastered by money, God wants us to master money.

And how do we that?

We use it to serve God.

If we do:

- We’ll take seriously that we’ll give an account...
- We’ll prepare for the future...
- We’ll store up treasure in heaven...
- And we’ll make friends that will welcome us when we arrive.

Let’s pray.

ⁱ <https://www.ilo.org/global/lang--en/index.htm>

ⁱⁱ <https://news.gallup.com/poll/175286/hour-workweek-actually-longer-seven-hours.aspx>

iii <https://abcnews.go.com/US/story?id=93364>

iv <https://www.businessinsider.com/unhealthy-american-work-habits-2017-11>

v <https://money.cnn.com/2015/07/09/news/economy/americans-work-bush/index.html>

vi <https://www.glassdoor.com/blog/average-employee-takes-earned-vacation-time-glassdoor-employment-confidence-survey-q1-2014/>

vii <https://www.shreveporttimes.com/story/money/business/2018/12/02/hard-americans-work/38635019/>

viii This is an interesting point that money fails. Similar to Pro 23:5. I talked about money failing us in some other sermons.