

KINGDOM DISCIPLESHIP 101: GENEROSITY AND FAITHFUL STEWARDSHIP

LUKE 16:1-13

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In our parable this week, Jesus teaches about what it means to be faithful and generous stewards of the Kingdom in this present age while we anticipate the age to come fully when Jesus Christ returns. Jesus' Kingdom Discipleship teaching has included in the last few sermons on the Gospel of Luke what it means to love God and neighbor, how to pray, how to live with a strong faith in light of the imminent return of Christ, and why God seeks and saves repentant sinners.

In the parable this morning, commonly known as *The Parable of the Dishonest Manager*, Jesus teaches what it means to be a shrewd Kingdom Disciple with our money, our checkbooks, and our possessions. In light of our future eternal dwelling with God (v. 9), we must consider whether we live faithful in our giving and our handling of God's money. Sometimes the sons of this present age show more shrewdness and prudence when considering their temporal futures than Christians do when considering their eternal future (v. 8).

Although this message can be very challenging for wealthy American Christians, it is something that we must face head on as those who are called by the Name of Christ. Let us consider this prayerfully and carefully and allow it to sober all of us up with regard to money. This passage is part of the great demands that God has of his disciples that can be achieved in reliance upon the grace of God found in Jesus Christ. In fact, this parable has been called the most difficult parable in Luke's Gospel (Bock, NIVAC, pg. 418).

Jesus wants every aspect of our lives- *-all of our hearts as His disciples* (cf. 16:14-15) and so he also digs deeply with his discipleship demands into our pocket books. Because of some Christians placing an overemphasis on money in our times, it is easy to read quickly over these kinds of passages or to avoid them altogether. But we must not in reaction to misunderstanding and abuse overemphasize giving in an imbalanced fashion nor *underemphasize* what Jesus teaches to us about generosity and giving.

It is a fact that approximately 1/5 of Jesus' teaching is on money and how it can easily make us idolaters, trusting in our wealth and riches rather than God; Jesus teaches many times on how hard it is (from the human side of things) for a rich man to enter into the Kingdom as a warning against trusting in riches rather than the living God (v. 13; cf. 18:24).

Our ultimate allegiance must be to God and we must understand ourselves as Kingdom disciples as stewards of all that God has given to us: “Where our treasure is, there our heart will be also” (Matt. 6:24). In light of what God has given to us, we must be faithfully generous in these small things (vv. 10-12).

When interpreting this parable, we should keep in mind that Jesus is not commending all of the actions of the sinners who are characters in the parable. We should remember that Jesus often in his ministry appealed to somewhat unscrupulous characters to illustrate spiritual lessons; it is part of his teaching from *lesser to greater* (an *a fortiori* argument); you will recall Jesus appealed to an unjust judge who grants justice to a persistent widow to illustrate being spiritually persistent; he used a thief who surprises those who he robs in the night to illustrate being spiritually sober and ready for his coming.

Jesus does not commend the dishonest steward’s use of his master’s money, but **he illustrates how Christians ought to be shrewd about the future** (*Shrewd* simply means “astute or sharp in practical matters” - prudence, or wisdom are also words that come to mind). You could summarize the Kingdom lessons of this passage from the Apostle Paul’s first letter to Timothy (6:17-19):

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.¹⁸ They are to do good, to be rich in good works, to be generous and ready to share,¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Jesus’ message is that his disciples will be known by the fruits they bear (Matthew 7:17-20; John 13:34-35); today’s message with regard to this truth is particularly that his disciples will be known by how they give and how they share with others.

In other words, our generosity and stewardship with our money reveals our love for God and neighbor.

In the next section of Dr. Luke’s Gospel, chapter 16:1-31, some have described Jesus’ teaching as dealing with “Kingdom Economics”. In the larger context of chapter 16, Jesus first teaches about a positive use of money and resources, and then in the second parable of *The Rich Man and Lazarus* Jesus shows to us a negative use of money and resources.

Interpretation of the Parable

^{ESV} 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.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.'

We should notice first that although the Pharisees and scribes are in the background and can hear Jesus' teaching (16:14-15) Jesus is not primarily addressing them anymore as in chapter 15. He is now primarily teaching his "disciples" (v.1) another Kingdom 101 lesson about generosity and the love of God rather than money.

Jesus is teaching the disciples about generosity and the faithful handling of our possessions in contrast to the Pharisees and scribes who were lovers of money (16:14-15), so that they would not make the same mistakes that the Teachers of Israel had made in their idolatrous worship of Mammon.

I. The Rich Master- "The Boss" (or his "Lord", vv. 3, 5, 8)

It was common in the ancient world for rich people to have stewards, or managers over their money and possessions. These stewards did not own the money, but they were in charge of the possessions and received usually a handsome commission for their service and for the increase in wealth that their service benefited the rich master.

To be a steward or manager of the rich in the ancient world was an enviable position; persons were actually known to sell themselves to administer the holdings of a rich person as a means of social promotion (Green, NICNT, pg. 590). In essence the steward or manager served as a kind of ancient Near Eastern bill collector who received a nice commission for his duties to his boss.

In this story, Jesus tells that charges were brought against the steward (οἰκονόμον -v. 1b) because rather than making more money for his master, the steward was being greatly wasteful. The Greek verb used here for his wasting his master's possessions is διεσκόρπισεν in Greek and the same verb used to describe the younger son in the previous parable of the *Prodigal Son* (15:13).

"The Boss" called the steward or manager and asks him *What is this I hear about you* (implying that he believed the charges), and ordered him to submit his accounts immediately for an audit and told him to understand that because of his dishonesty and unfaithfulness in wasting the his (the master's) money and possessions, he was to be fired.

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

II. The Steward's (Manager's) Plight and Shrewdness

Upon hearing that he is to be fired by his master "The Boss", the unfaithful and wasteful steward realizes his plight and responds in a memorable soliloquy in verses 3-4 beginning

with thought to himself of “*What shall I do?*” (This also tacitly reveals that he was indeed guilty of wastefulness and dishonesty).

The former steward or manager definitely doesn’t want to dig or to beg (v. 3b). He has worked too long with the ease and comfort of a “white-collared” life; he has received great commissions on earnings of his master’s possessions and has enjoyed the “good life”. Now he is faced with tremendously difficult menial tasks of digging ditches, or reduced to the status of a beggar! The ancient Jewish book of wisdom entitled *Ecclesiasticus* says “It is better to die than to beg” (46:28b).

Neither of these future job options is good for him. He has enjoyed his own money and his own social status and to do either of these things would reduce him to “nothing” in the eyes of the world. ***And so he gets a grand idea!*** (v. 4)

“I don’t need that old stewardship job anyway,” He thinks! “My Boss and keep his old management job and all his possessions and see if I care!” He continues in thought: “I don’t need ***him***- *but I am going to need some friends*. Yes, some “friends” at this time would be good, some people who are indebted to me, and who can provide me the ongoing money I’m used to spending and the upscale, posh, and respected life in society that I’ve become accustomed to.”

He realizes he has *some time* before he must pack his bags and leave the master’s property—*but he hasn’t much time!* He calls his master’s debtors up and invites them individually over to his house (v. 5a).

He asks each debtor to say aloud to him how much they are indebted to his former master (v. 5b- By saying the amount out loud the people are psychologically reminded of their indebtedness; this also reveals how greatly rich the steward’s boss was in having people owe him this much!). They each reply with differing amounts (the first bill was cut by 50% and the second bill is reduced by 20%). The former steward reduces the amount significantly so that he will be seen in a good light in the eyes of these debtors and they will one day owe him a favor that he can hopefully “cash in on”- *they will now be ingratiated toward him- -and his future will be fine.*

In the two examples of debt, the first bill involves a hundred measures of oil (v. 6- Approximately 875 gallons). The oil would have cost one thousand denarii (three years’ salary for an average wage earner). This is a significant debt that is cut in half. The second debt (and there may have been many more debtors and only these two are mentioned) was 1,000 bushels of wheat (or about 100 acres worth) and costing 2,500 – 3,000 denarii (which was about eight to nine years’ wages). The reduction of both the debts is significant. [In modern financial dollars, we could think of a person who makes a salary of \$50,000 dollars a year; with the first debtor whose debt was three years salary, would have been \$150,000 and this was cut in half to \$75,000; with the second debtor if he made the same salary, his debt was at least eight years wages, thus making him owe \$400,000, and this was reduced by 20% which would have made him owe \$320,000.]

The question might be asked: Was the steward stealing from his former manager in reducing the amount of the debtors? Some believe he was not only wasteful as we learn in vv. 1-2 but that he was also blatantly dishonest. There are three options:

- 1) The former steward was dishonest and undercut “The Boss” perhaps as a strike back against his former manager so that he could “get even with him” for putting him in this predicament by firing him.
- 2) The former steward merely removed the interest charge from the debt in accordance with Mosaic Law (Lev. 25:35-37; Deut. 15:7-8; 23:19-20). This would show that he was bringing his former master in line with God’s law and would have still given him a benefit with the debtor’s in his future job search.
- 3) The former steward or manager removed his own commission (or the interest that was compounded and included in the principle of the loan) that was exaggerated anyway and so he is sacrificing his own money not his master’s. His commission could have fluctuated based on the material that was borrowed from his master by the debtors. If he had a ballooned commission, then perhaps he is merely reducing the debt only as it affects himself financially.

Is the former steward known and characterized as “dishonest” in verse 8 because of his wastefulness and unfaithfulness to his manager that we learn at the beginning of the parable (vv. 1-2), or is he dishonest because of what he did after he was fired?

It is hard to determine which view is correct and throughout church history the interpretation of this passage has varied.

What is supremely clear here, no matter whether the steward was noble and ignoble, is that the former steward wanted to “win friends” and attract goodwill toward himself so that his future would continue to be as bright financially as the time he spent as a steward of his former master’s estate.

The dishonest manager seeks to do what is best for his future (and the future of his family). His goal is to make sure that he does what he can to the best of his ability to make sure that all will be well with him.

⁸ The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

Jesus continues the story by saying that the former master or “The Boss” commended the dishonest steward or manager for his ***shrewdness*** [φρονίμως]. This is the important point that Jesus is making. ***The steward was shrewd with regard to planning for his future.*** Jesus does not commend the steward for the way he acted toward his master and if he was dishonest in cutting down the debtor’s payback, then Christ certainly would never condone this!

As Professor Bock wrote: “Jesus commends him for his creative use of foresight that provides for his care later” (NIVAC, pg. 418).

However, his commendation as being shrewd is a way of arguing from lesser to greater, and Jesus teaches us another Kingdom Lesson: The sons of this age (literally “this age”, but this means this present age of the temporal world) are more shrewd in dealing with their own generation than the sons of light (which was a popular term for people of the covenant in Jesus’ time).

As Jesus will go on to further contrast in verses 10-13, he begins a contrast between two kinds of people: “children or sons of this age” and “children or sons of the light”. The children of this present age are those who are merely temporal citizens of this world: “worldlings” as we might call them; children of the age to come are the eternal citizens of heaven who are part of the age to come that breaking in with the coming of Christ and His Kingdom: “Heavenlings” we might call them. The point is to contrast two kinds of people and two ways of thinking of the future with our generosity and giving. The “worldlings” walk according to the thinking and pattern of this present age (cf. Rom. 12:1-2; Eph. 2:1-3) whereas the “Heavenlings” are to reshape their thinking and NOT be conformed to the pattern of this age (Rom. 12:1-2) because they are those who are now children of the light in Jesus Christ (2 Cor. 4:6; John 12:36; 1 Thess. 5:5; Eph. 5:8).

Jesus is saying that worldly people (or “worldlings”) are more shrewd with regard to their physical well-being in this temporal present age than the righteous (“Heavenlings”) are with regard to their spiritual well-being in the age to come.

Biblical scholar David Brown wrote: “Though the latter class [the sons of light] are to the former [the sons of this age] as superior as light is to darkness, the children of this world have in one point the advantage of the children of light- - they excel them in the shrewdness with which they prosecute their proper business...Their sphere is indeed a wretched one. But let the children of light observe what a definite and firm grasp they take of the objects at which they aim; how shrewdly they adapt their means to their ends, and with what untiring energy, determination, and perseverance they prosecute their purposes” (*The Four Gospels*, Luke, pg. 293).

Pastor Kent Hughes preached: “[The dishonest manager] used all his intelligence, wit and energy to insure his earthly comfort. In contrast, ‘The people of the light’ stand on the edge of eternity but lack the vision, foresight, and strength of will to do anything about it – especially in their relationship toward others” (*Luke*, Vol. II, pg. 149).

How did this man exemplify shrewdness? How did this steward serve as an example of how Christians ought to think and act? He lived in the present wisely by thinking about his future. This is what Jesus goes on to unpack clearly:

⁹ And I tell you, make friends for yourselves by means of unrighteous wealth [“worldly money”], so that when it fails they may receive you into the eternal dwellings.

Jesus says that like the shrewd steward or manager, His Disciples should make friends by means of “unrighteous wealth” (the term is in Greek μαμωνᾶ τῆς ἀδικίας and simply means literally “unrighteous mammon” or wealth that can be used unrighteously in this present age and become an idol of mammon).

Jesus is simply saying that money that can be “unrighteous” (because it is used in this present age for sinful purposes; how we might say “filthy lucre” - - Jesus doesn’t mean using “stolen money” or anything like that!) is to be used making friends for the Kingdom so that we are warmly received into the eternal dwellings of heaven (cf. v. 11 where the term is used again in the same way). Biblical commentator Geldenhuys explained helpfully: “He calls worldly possessions *the mammon of unrighteousness*, because injustice is so often involved in the accumulation and use of earthly possessions.

Those who are generous with all of their money will find that even though the money itself will “fail” or run out, or be worthless after one is dead, nevertheless it yields great and eternal dividends such as being welcomed by heaven itself into eternal dwellings. Simply put: God honors those who are generous with the resources he has given to them. We should live with the end in mind.

We should be generous and think of money with the end in mind. We should not think of money as an end in itself (such as having merely a large savings account, excellent retirement, etc.) but that we should be shrewd toward money with regard to our future spiritual well-being and enjoyment!

Without pushing the parable too literally, the picture that Jesus gives us is that God will honor the generous and faithful stewards who have been faithful with little (cf. v. 11) and there will be an event in heaven when we are graciously received by the “friends” that we have made who will testify to our good gifts and generosity that helped them to get there!

Kingdom disciples are to be generous to others without expecting a repayment, and to give to those especially who could never pay us back, as Jesus said earlier in his ministry:

ESV Luke 6:32-35: "If you love those who love you, what benefit is that to you? For even sinners love those who love them. ³³ And if you do good to those who do good to you, what benefit is that to you? For even sinners do the same. ³⁴ And if you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners, to get back the same amount. ³⁵ But love your enemies, and do good, and lend, expecting nothing in return, and your reward will be great, and you will be sons of the Most High, for he is kind to the ungrateful and the evil.

St. Ambrose is reported as saying one time: “The bosoms of the poor, the houses of widows, the mouths of children are the barns which last forever” (Barclay, *Gospel of Luke*).

We should not seek to primarily “win friends and influence people” but to win eternal friends for the Kingdom who we can look forward to receiving and welcoming us into our eternal dwellings (cf. John 14:1-6).

The question we must ask ourselves constantly are: Are our resources put to selfish, self-centered purposes that will do us no eternal good, or are they invested well by faith in God and others, knowing that our eternal reward will be so much greater?

Jesus continues to tease out or unpack his parable with regard to Kingdom Economics that all of his disciples should understand:

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. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will 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 he will be devoted to the one and despise the other. You cannot serve God and money."

Jesus shows how to “make the right kind of friends” with “unrighteous money” or with money or riches in this present age. How do we do this? Primarily in three ways: (1) Generosity and Giving to God and others (vv. 9-10); (2) Faithfulness in understanding ourselves as stewards of God (v. 12); (3) Avoiding idolatry and serving money rather than God (v. 13).

These Kingdom practices can only be achieved in reliance upon God’s grace in Christ and because we as God’s people or “sons of the light” have reoriented our thinking not to be focused and fixed on this present age (as “worldlings” such as the shrewd manager), but because in Christ we are already heirs and people who belong to the age to come (cf. Matthew 12:32; Luke 18:30; Heb. 6:5; Ephesians 1:22-23).

(1) Generosity and giving to God and others (vv. 9-10)

Because in Christ we are actually citizens of heaven and part of the age to come (even NOW although we don’t fully realize it yet, Rom. 8:28-39), we are called to be generous as Kingdom disciples. We are called to set our mind and focus not on this present age that is characterized by “unrighteous mammon” and its pursuit and accumulation, but set our mind on making more Kingdom disciples for the age to come by our generosity.

I realize that when we hear talk of generosity or giving from a preacher, many immediately think: “Uh oh! The preacher’s going to start talking about tithing today!”

I’m not going to turn this sermon or passage into a plea for faithful tithers in the church (although I do want to make a few applications)! Why am I not merely going to preach on tithing? Because mere tithing is not generous enough according the larger teaching of the New Testament! We should remember that a person can tithe and still have a heart that is “far from God”, uncheerful and stingy as the Pharisees and scribes Jesus rebuked in Matthew 23 with regard to

their tithing. People can tithe or give alms *to be seen by men* our Lord warns us in the Sermon on the Mount (Matt. 6).

A tithe or 10% is a helpful start in giving and generosity that is commanded by God in the Old Covenant as a way of showing that everything one owns belongs to God. When the Israelites failed to tithe in the Old Covenant, God said that they were robbing him (and implicitly others, too! - Malachi 3).

I was challenged in my first few years of being a Christian by a wise and shrewd elderly Christian man who had practically given away all that he had away (and he still had so much!). He encouraged me to understand that the New Testament “tithe” is 100% (this was in response to my question of how much should I give to my Church)! 10% in the Old Covenant was to teach the people before the coming of Christ (the “church under age”) that everything in creation belonged to God and the people were stewards who were to obey his commandments by giving back a portion to acknowledge God’s sovereignty, as well as to supply the needs of those who ministered for God in the Temple and to take care of the poor.

We should understand that to merely give 10% is to miss the point in our giving to our church or to others in need. We give because God first gave to us in the Person of our Lord Jesus Christ- -and so we seek to give our all - -that means 100%! In other words, we give because we want to show our true love for God and neighbor in our spending of the cash Gods grants to us.

We are generous because we love and want to show forth our dedication and allegiance to God and His Kingdom in our checkbooks and in so doing, we make many eternal friends who will literally be forever in our debt!!

A 10% tithe is helpful when considering the number of members and the budget of a church on an annual basis; all of the members use at least 10% of their money to support the ministries of the Word and mercy in the congregation. But our generosity should exceed merely 10% of all we have.

If you’re merely asking if you should tithe before or after taxes on your pay check or income, while you may be seeking to be faithful in giving to God and His Church, you may not yet have thought that you might be asking the wrong question. The question that it seems that God would have us all consider is: ***“Are we willing to part with our paycheck and income entirely in order to do good and show forth the generosity that has been shown to us in Christ if we’re able?!”***

ESV Luke 12:33 Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.

ESV Mark 10:21 And Jesus, looking at him [the rich young ruler], loved him, and said to him, "You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me."

We are to give all of ourselves (including our finances) for the sake of Christ's Kingdom! That's the clearer Kingdom Teaching that Jesus and His disciples make clearer in the New Covenant.

A 10% tithe is just to get us warmed up and make sure we are worshiping God and not our money each Lord's Day. It practically speaks that all that we have we give back to God a portion, but we willingly would give it all if he asked it of us.

I was taught by this wise and shrewd gentleman that the most important investment financially made is other people. That we should seek as Christians to free ourselves from the worldly cares of debts and spending as much as possible so that we can spend our money by giving to the Church or to others who are in need.

Some Christians believe wisely in "graduated giving" and I think this is a helpful model for our generosity. Basically, "graduated giving" is where a family learns to live a certain way based on a certain income. When they get a raise or bonus they do not quickly spend it on themselves, but decide that they will give more to God's Kingdom through the local church --and so their giving increases throughout their life.

What Jesus is asking for with our money here is that we be generous with our giving. We are to live shrewdly with regards to our eternal dwelling (vv. 9-10). We are to give to build up the Kingdom, to make the gospel known, to feed the poor, and clothe those who have nothing.

Our giving is voluntary in the New Covenant era and should be from a grateful heart for God's indescribable gift to us in the Person and Work of Jesus Christ. Hear the way the Apostle Paul describes a New Covenant Christian's purpose in giving:

ESV 2 Corinthians 8:9 For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

An important and helpful passage on New Testament giving and generosity is found in the Apostle Paul's second letter to the Church at Corinth. Listen carefully to his words:

ESV 2 Corinthians 9:6-15: The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷ Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to make all grace abound to you, so that having all

contentment in all things at all times, you may abound in every good work. ⁹ As it is written, "He has distributed freely, he has given to the poor; his righteousness endures forever." ¹⁰ He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹ You will be enriched in every way for all your generosity, which through us will produce thanksgiving to God. ¹² For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God. ¹³ By their approval of this service, they will glorify God because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴ while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵ Thanks be to God for his inexpressible gift!

We should be reminded that when we give as an act of worship each Lord's Day (and *it is an act of worship in response to the grace we have been shown and granted in Jesus Christ*) our generosity funds the preaching of the gospel in our community, the acting out of the gospel in acts of mercy and service in our community, and supports faithful Reformed missionaries who are preaching the true gospel and building churches of God's people here in American and around the world. Our generosity is far-reaching and so we are by God's grace at KCPC fulfilling the Great Commission even if we cannot go ourselves to preach the gospel, we are sending and supporting those who do!

Being generous, being a "cheerful giver" and giving all that one is able to is what Jesus means about making friends with the "unrighteous wealth" that God has given to us (v. 9) and to seek to secure our future blessedness (similarly to the steward in the parable) as ***those who will be richly rewarded and repaid by God!***

As the steward thought about his future, so Jesus is saying that the children of God ought to consider how whether they are generous; whether they are truly making friends for the Kingdom through funding the gospel, or wasting what God has given to them on themselves!

(2) Faithfulness in understanding ourselves as stewards of God (v. 12)

All that we have, all that we possess, all that we have in our checking, savings, different investment accounts, *everything* that is ours, ***is not really ours- - it belongs to God.*** This is contrary to the discipleship teaching of the Pharisees and scribes (vv. 14-15) as well as our modern age, yet the Apostle Paul teaches the Ephesian Christians:

ESV ***Ephesians 4:28 Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.***

We are stewards of all that God has given to us and because He has been gracious to us, we are to be excessively generous as stewards. The Apostle Paul teaches in Ephesians 4:28 that our goal in working is not merely to "get by", but to "share with anyone in need".

Martin Luther on Stewardship

“Therefore we must use all things upon earth in no other way than as a guest who travels through a land and comes to a hotel where he must lodge overnight. He takes only food and lodging from the host, and he says not that the property of the host belongs to him. Just so should we also treat our temporal possessions, as if they were not ours, and enjoy only so much of them as we need to nourish the body, and then help our neighbors with the balance. Thus the life of the Christian is only a lodging for the night, since we have here no continuing city, but must journey on to heaven, where the Father is” (*Commentary on Peter and Jude*, pg. 70-71).

Can you imagine stealing the monogrammed towels from God’s hotel thinking that they belonged to us? ☺

The Apostle says of stewards (1 Cor. 4:2): “It is required of stewards that they be found ***trustworthy***.”

How can we think better about being trustworthy stewards of God’s resources? How can we save more not merely for the future, but for those who we meet around us in need? How can we live each day thinking: God has been extremely gracious, good and generous to me in Jesus Christ, *how can I today set my minds not on my self and what I think I want or need, and think about someone else’s needs?*

How can I today free myself up as God’s steward-manager of his money from certain debts or obligations or enjoyments that I like, in order that I might be able to show generosity to others with what I have? How can we include in our will after we die not only provision for our loved ones (if we have anything left!) but to leave some of our money to God’s Church?

Jesus contrasts in verse 11 the seriousness of being faithful stewards of worldly wealth (“unrighteous wealth”) and “true riches”. We should understand this contrast between the temporal and the eternal (as in v. 8 between the children of this present age and the children of the age to come). Jesus is saying if we have failed to be good stewards with temporal worldly wealth as stewards, why would God trust us with eternal true riches?

He goes on to contrast again by saying this in a different way in verse 12: “If you have not been trustworthy with someone else’s property, who will give you property of your own?” Considering the context, and especially the preceding verse, Jesus is again contrasting being trustworthy as stewards with God’s property in this present age and being trusted with eternal property of our own in the age to come.

The greatest reward in heaven is Jesus Christ in all of His glory, but I cannot help but think from this passage as well as others (1 Cor. 3:10ff) that Jesus seems to be

teaching that how we handle worldly wealth as stewards in this present age is preparatory to handling eternal riches that God grants to us in the eternal kingdom.

This parable is to remind us of our stewardship before God. It is to encourage us toward generosity and a greater realization that all we have comes from God. We should be excited about “making Kingdom friends” through generosity, living in reliance upon God’s grace each day, knowing that what he has given to us is for our service to him and others, and for our enjoyment, too! (cf. 1 Tim. 6:17-19).

(3) Avoiding idolatry and serving money rather than God (v. 13).

But too easily we make money or Mammon and idol. Rather than generosity, we can be stingy and hoard our wealth in saving merely for OUR own “rainy day”. We say that we are being good stewards when investing to get good return, but we do not notice the needs of people right under our noses.

Oftentimes people will only give and be generous when they can write it off on their taxes or get something else in return (friendships? favors? etc.) As Christians, we are not to “*give in order to get*”. Investing money and increasing our wealth can also be a good way of stewardship, but we dare not place the money or the wealth first, and put our trust in it as our functional god.

This is why Jesus ends his teaching in this parable about idolatry with money. He warns about this potential idolatry many times. He says that money and riches can keep a person from entering the Kingdom of God (from the human perspective).

We live in a culture (as did Jesus and His disciples, cf. v. 14-15) where Mammon is exalted even though it is an abomination in the sight of God (strong words! v. 15).

We live in a time where men will forsake God, family, conscience, and everything right in order to “get rich”. We live among people who teach us to use others in order to get ahead, walk over whoever gets in your way, and pursue sovereignty over people rather than service under them. Television provides a wide array of programming of how this guy or that gal got rich and how if you continue to make them richer by giving your money, *you can get rich too!* It is a mindset that must be avoided. But the Apostle Paul teaches under the inspiration of God’s Spirit:

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs...- 1 Timothy 6:9-10

Even those who call themselves by the Name of Christ preach “greed” or “Mammon” rather than the gospel! This is diabolical in that it seeks to provoke

the indwelling sin in many Christians and cause them to live self-centeredly supposedly in Christ saying that their getting rich is a sign of being “blessed” (while all the time they are becoming more and more greedy). This is similar to someone saying that if you’re sick, then you’ve done something wrong and good health is always a sign of being “blessed”.

In contrast to the film *Wall Street*’s avarice character Gordon Gecko who said (with many other people in the 80s!) “Greed is good,” the Apostle Paul called greed or covetousness ***idolatry***:

ESV ***Ephesians 5:2-3: And walk in love, as Christ loved us and gave himself up for us, a fragrant offering and sacrifice to God.³ But sexual immorality and all impurity or covetousness must not even be named among you, as is proper among saints.***

ESV ***Colossians 3:5 Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry.***

I think because of the abuse of certain ministers who in the Name of Christ have preached “Mammon” rather than “Master Jesus” we too easily avoid thinking about money and God’s demands on it. We think of names like Bakker, Tilton and Dollar (what a name for a preacher of greed!) and we suspect then any preacher who reminds us of what Jesus said about money.

We should reject the unbiblical teaching of these false preachers (or modern day Tetzels who preach indulgences), but we should not reject Jesus’ teaching on money because of fear that we will be too much like these preachers who continually demand our giving and make it an imbalanced evidence of one’s spirituality. We should be careful to balance ourselves according to Scripture.

For the record, God makes some richer than others, but this does not mean that they are necessarily “blessed”. Rather, it means that they have been given more opportunity (or responsibility) before God to avoid idolatry toward Mammon, and have more funds and capital to show forth God’s generosity.

Some have more stuff than others; but they have more responsibility in their stewardship of that stuff and they must seek that it doesn’t become their god!

Jesus is teaching Kingdom Economics or the Biblical Christian model of wealth that we should all keep in mind- -especially since all of us are wealthy as American Christians when compared to the rest of the poverty in the world (In 2000 the per capita income was 360% higher than the world’s average capita income; according to statistics of the World Bank 56% of the world lives in poverty- -an income of less than \$730 per year!).

One author wrote: “Accounting for every man, woman and child in the U.S., Americans spend an average of \$0.20 per day on cosmetics, perfume and skin and hair care products; over \$0.50 a day on jewelry; nearly \$3 on furniture and other

household goods; over \$3 per day on clothing; gambling totals almost \$6 per day; over \$7 a day is spent on automobiles and trucks; and over \$9 on food. Americans simply live a lifestyle that is beyond imagination for most of the poor in the world. (<http://ezinearticles.com/?American-Wealth-vs.-Third-World-Poverty&id=473045>).

[Excursus] Here are 7 facts on American statistics with regard to Mammon and how it seems to be many people's god or functional god in their thinking (from Professor of New Testament, Ben Witherington: <http://benwitherington.blogspot.com/2005/08/money-and-church.html>):

Fact # 1: In 1916, Protestants were giving 2.9% of their incomes to their churches. In 1933, in the midst of the Great Depression, it was 3.2%. In 1955 just after affluence began spreading through our culture, it was still 3.2%. By 2002, when Americans were over 480% richer, after taxes and inflation, than in the Great Depression, Protestants were giving 2.6% of their incomes to their churches. Source: www.emptytomb.org.

Fact # 2: **If Americans who identify with the historically Christian church increased their giving to an average of 10% of income, there could be an additional \$86 billion dollars available for overseas missions each year.** One source estimates that \$70-\$80 billion would impact the worst of world poverty and \$5 billion could end most of the 11 million under-5, global, annual child deaths. Also, \$7 billion would be sufficient for global primary education for all children. There could also be \$30.9 billion more a year for domestic outreach. Source: www.emptytomb.org

Fact # 3: Americans spend more money on gambling than groceries. Source: Crown Ministries.

Fact #4 : One in six children in the U.S. live in poverty, compared to one in twelve in Great Britain and one in twenty in Germany. Source: Jim Wallis, Sojourners.

Fact# 5: **Americans spend, as a group, \$2.5 billion per year for world missions, \$2.5 billion per year for chewing gum, \$8 billion per year for movies, \$22 billion per year for hunting, \$34 million per year for state lotteries.** Source: John and Sylvia Ronsvalle, Behind the Stained Glass Window.

Fact #6: Eight of ten families spend more than they make. Source: Family Business Centre, Inc.

Fact #7: As a national average, **one third to one half of a church's membership supports the congregation financially.** Source: Christian Missionary Alliance.

See also: <http://www.generousgiving.org/page.asp?sec=4&page=504#Q2> for staggering statistics on particular Christian giving trends.

These are just a few samples of American giving statistics, so many more examples could be given! There are also good examples or trends of Christians better understanding Biblical generosity:

<http://www.generousgiving.org/page.asp?sec=4&page=504#Q20>. But there are trends that we must seek to change by God's grace, and this is why Jesus says about the human condition that we are to be servants of only ONE Master!

In the ancient world a servant or slave could work and serve more than one master. In his service, the servant-slave would come to love and be devoted to one master more than the other one (v. 13- and those hearing this could testify to this reality). Toward one master, the servant-slave would become lazier, or disinterested, or even callous and unfaithful toward him, while the other master was enjoying faithful hard work, and love and devotion.

Jesus is saying in verse 13 that we must be devoted to our one Master, who is God the Father of our Lord Jesus Christ. All that we have has been given to us by him to be faithful stewards. We are to use all that we have (not merely 10%) for the building of his Kingdom. We are to daily seek to make sure that money and riches has not become our god.

How do riches become our functional god or idol? Examples include such behaviors or ways of thinking such as that we depend upon what we have in the bank more than God. What we have in the bank is our indicator to whether we are important in the world or not. We fear when we think God will not provide. We are always discontent and think that spending more or having more will make us "happy".

Consumerism in our culture or the attitude of having the "next best thing" the "new and improved" the next "edition" etc have made us focus on *what we do not have, rather than what we do have* (For example: "I see you have that older edition, but do you have the latest upgrade?" "NO" we say sadly realizing how far behind and wretched we are now in the eyes of our friends).

Faith in God and our generosity are linked (no, I haven't become a T.V. preacher, there is some truth to what they are saying, it is just plainly imbalanced and greedy). We should realize that we live unfaithfully in our giving, because we do not really believe that God will supply all our needs according to his riches in glory:

*ESV Philippians 4:11-14, 16-19: Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. ¹² I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. ¹³ I can do all things through him who strengthens me...*¹⁴

¹⁶ Even in Thessalonica you sent me help for my needs once and again. ¹⁷ Not that I seek the gift, but I seek the fruit that increases to your credit. ¹⁸ I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God. ¹⁹ And my God will supply every need of yours according to his riches in glory in Christ Jesus.

We learn to be content with all that God has given to us by realizing that he has given, and he will give us so much more as we have the need! He will supply every need of ours as the Apostle Paul says, but our attitude should be that of the Church of Philippi who sought to support the ministry of the Word and the building of Christ's Kingdom more than anything else in their future.

We must be reminded of our idolatrous tendencies in our hearts. Jeremiah 17:9 says that the heart is desperately wicked and no one can truly know their own heart. As Reformed believers, we must never think we have reached a place where Mammon cannot become our functional idol. Remember that greed and selfishness is a tendency of our sinful hearts.

We must be reminded that as "idol factories" as John Calvin reminded us, we have a daily struggle with indwelling sin and part of this manifestation is selfishness, hoarding our wealth, thinking of ourselves more generous than we truly are, and seeking excuses why God would not want "ME" to be so generous ("he understands").

"The evil in our desire typically does not lie in what we want, but that we want it too much." John Calvin

Dr. Richard Gaffin wrote:

"Because we are, each of us, the image of God, we will worship, in fact we must worship, someone or something, either our original, as we should, or, with the illusion that we are the original or our own ultimate point of reference, ourselves. If the latter, we will give ourselves over, with the full, still efficient resources of our imaging capacities, to some figment, some distorted image, focused on ourselves or on some aspect of the world, ultimately seen as an extension of ourselves. What Calvin observed long ago is no less true today: the human heart, our image-bearing and image-fashioning nature, is an idol factory."

Let us never forget our tendency toward making Mammon our function idol. Let us never forget how we can discount the conviction and voice of the Holy Spirit as he teaches us through the Word, so that we can be more like Christ; let us hear and obey and respond to the voice of Christ as His Disciples.

Let us be truly reminded as children of the age to come who are united to Jesus Christ, that when we are generous and give to those in need, we are actually giving to our Lord Jesus Christ himself:

ESV Matthew 25:34-40: Then the King will say to those on his right, 'Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the

*world.*³⁵ *For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me,*³⁶ *I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.'*³⁷ *Then the righteous will answer him, saying, 'Lord, when did we see you hungry and feed you, or thirsty and give you drink?'*³⁸ *And when did we see you a stranger and welcome you, or naked and clothe you?'*³⁹ *And when did we see you sick or in prison and visit you?'*⁴⁰ *And the King will answer them, 'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me.'*

Let us in reliance upon God's grace realize the great gift that God has given to us in His precious Son. In Christ, we find the source of God's richest covenantal blessings to His people. In light of this, let us live as children of the light focused on eternity or the age to come: ***Let us live eternally grateful and eternally generous.*** Let us be generous and faithful as stewards from this moment on by His grace!

As we learn from the first letter of the Apostle John (1 John 3:17-18, 22-24):

But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? ¹⁸ Little children, let us not love in word or talk but in deed and in truth.

The Apostle John teaches us as God's Kingdom disciples that God loves us and has shown his eternal and perfect generosity in giving Christ to redeem His people and make them heirs of all that is His! (cf. John 3:16; 2 Cor. 8:9). Because God is our Father, the Apostle John goes on to tell us how God continues to give and give and give generously to His people the grace that they need and all other things (cf. Matthew 6:33; Romans 8:31-39):

²² ...and whatever we ask we receive from him, because we keep his commandments and do what pleases him. ²³ And this is his commandment, that we believe in the name of his Son Jesus Christ and love one another, just as he has commanded us. ²⁴ Whoever keeps his commandments abides in him, and he in them. And by this we know that he abides in us, by the Spirit whom he has given us.

In our next sermon on *The Rich Man and Lazarus* (Luke 16:19-31), we will learn more about the eternal consequences of being generous and faithful stewards, and the consequences for those who were stingy, selfish and unfaithful to God with what He had provided for them.

***ESV 2 Corinthians 9:15 Thanks be to God for his inexpressible gift!
Thanks be to God for his salvation in Christ!
Amen.***

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Scripture Lesson

^{ESV} **Proverbs 23:4** Do not toil to acquire wealth; be discerning enough to desist. ⁵ When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

^{ESV} **Luke 12:15-21:** And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

Matthew 10:16: "Behold, I am sending you out as sheep in the midst of wolves, so be wise as serpents and innocent as doves.

^{ESV} **1 Corinthians 4:1-2:** This is how one should regard us, as servants of Christ and stewards of the mysteries of God. ² Moreover, it is required of stewards that they be found trustworthy.

^{ESV} **James 2:14-18:** What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? ¹⁵ If a brother or sister is poorly clothed and lacking in daily food, ¹⁶ and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what good is that? ¹⁷ So also faith by itself, if it does not have works, is dead. ¹⁸ But someone will say, "You have faith and I have works." Show me your faith apart from your works, and I will show you my faith by my works.

^{ESV} **1 John 3:17-18:** But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him? ¹⁸ Little children, let us not love in word or talk but in deed and in truth.

I Timothy 6:6-10, 17-19: Now there is great gain in godliness with contentment, ⁷ for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs....¹⁷ As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.