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HOW TO BE TRULY RICH

Luke 16:1-13

By

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Luke Lesson 74

How to be Truly Rich Luke 16:1-13

Every once in a while I receive in the mail an ad inviting me to sign up for a book or a course on how I can get rich. It may involve someone's scheme for buying stocks or trading commodities. The guy who is selling the book or the course is playing off the common desire to get rich, preferably with a minimum of effort.

But what if we spend our lives climbing the ladder of success only to find out that it's leaning against the wrong wall? What if we get rich only to discover that we're really poor? In Luke 16, Jesus tells two parables—the unrighteous steward and rich man and Lazarus—to show that God's perspective on riches and our perspective are often diametrically opposed. If we want to be truly rich, we need God's perspective on money.

Jesus tells the first parable to the disciples (16:1), but the Pharisees, who were lovers of money, were listening in and scoffing at Him (16:14). So the ensuing instruction and the second parable are aimed primarily at the Pharisees. The entire chapter should make us all stop and think carefully about our attitude toward money. God's ways are higher than our ways (Isa. 55:9), especially with regard to money. Since we're all prone to the world's ways, we need to think carefully about what Jesus is saying so that we follow God's way to true riches rather than the world's way to deceptive wealth and ultimate, eternal poverty.

The parable of the unrighteous steward causes commentators a lot of grief. They call it the most difficult parable in Luke. Jesus is seemingly praising a scoundrel. But a careful look reveals that Jesus is not praising the man's crookedness, but rather his shrewdness in using a present opportunity to provide for his inevitable future needs. Jesus calls the man "unrighteous" (16:8), thereby condemning his wrong ways. But He is saying that we can learn a valuable lesson from this pagan scoundrel, who is wiser than many "sons of light," in that he saw what was coming and he used what had been entrusted to him while he could to prepare for the future. The lesson for us is:

A faithful steward will use his Master's money shrewdly to provide true riches for eternity.

Jesus is telling us that there *is* a way you can take it with you, namely, by wisely investing the resources that God has entrusted to you now in things that matter for eternity. He draws four contrasts that help us not to miss the point.

1. Faithful versus unrighteous: Be faithful, not unrighteous, in financial matters.

The first contrast, in verse 10, is between "the one who is faithful" and "the one who is unrighteous." Jesus is saying, "Do not be unrighteous as the steward in the parable was, but be faithful stewards," as those who will give an account to the Master. There are two crucial concepts here:

A. The concept of stewardship: God owns it; I manage it.

Implicit in Jesus' teaching, both here and elsewhere, is that God owns everything and we are stewards or managers of what He has entrusted to us. We are stewards of our time, our abilities, and our possessions and money. In the parable, the steward was squandering his master's possessions (16:1). There is much debate over whether his action of reducing the bills of his master's debtors was illegal or legal. Some argue that his master had cleverly violated the Jewish laws against charging interest, and that the steward was rectifying the situation and putting the master in the awkward position of going along with the adjusted bills or else openly being guilty of charging interest. Others say that the steward was giving up his own commission on the sales. Others say that the steward was stealing from his master. We can't know for sure, but it seems to me that the steward was not doing anything illegal or the master would have prosecuted him.

And yet, while staying within the letter of the law and acting within the authority given to him, the steward was not acting in his master's best interests, but in his own. Even though the master lost a lot of money through the steward's actions, he grudgingly had to praise him for his shrewdness. But the fact is, although shrewd, the steward was still unrighteous or unfaithful because he was using his master's money for his own selfish ends, not for the master's profit.

One of the key concepts of being a steward is that the steward does not own what the master or owner has entrusted to him. He merely manages it for the owner's purposes. If the steward begins to act as if he owns it, spending the owner's resources for his personal betterment rather than for the owner's benefit, he is an unrighteous, not a faithful, steward.

The principle of stewardship is a fundamental concept of Christian living. When you keep it in focus, it radically affects how you live. Paul says, "It is required of stewards that one be found trustworthy," or faithful (1 Cor. 4:2). To be faithful as a steward, you must keep in mind at all times that you do not own your money; God does. You do not own your car; God does. You do not own your house; God does. You do not own your own life; God does. To forget or ignore God's purposes and to live as if what we have is ours to use for our purposes is to abuse our stewardship by being unfaithful.

Now I am going to make a radical statement. I believe that the concept of tithing has fostered the erroneous notion that ten percent belongs to God and the rest is ours to use as we please. Many pastors teach tithing because if Christians would give just ten percent of their incomes to the Lord's work, giving would increase dramatically. I once calculated at my church in California that if our church families were only earning welfare-level incomes and tithing, our church income would increase significantly. Statistics vary slightly, but polls show that American evangelicals give far less than ten percent. Conservative Protestants give about three or four percent, which is about twice as much as members of mainline denominations. But before you congratulate yourself, the Mormons give an average of six percent, with 30-45 percent of Mormons giving ten percent of their pre-tax income!

Also, polls show that the more people make, the less they give as a percentage of their income. The more you earn, the more tempting it is to spend it on yourself, rather than to give to the Lord's work. But I am arguing that the concept that ten percent belongs to the Lord and the rest is yours to use as you please is not biblical. One hundred percent belongs to the Lord. The New Testament standard for giving is not ten percent, but "as the Lord has prospered you" (1 Cor. 16:2). If under the Law, ten percent

was required, then under grace, ten percent should be the bare minimum, unless you are in dire straits. Even then, the Lord's purposes (He is the owner), not your purposes, should be your focus in managing what He has entrusted to you. While the Lord allows us to enjoy the bounty of His material blessings (1 Tim. 6:17), He also wants us to focus on storing up the treasure of a good foundation for the future by being generous and ready to share (1 Tim. 6:18, 19). To give sporadically on impulse or to give a pittance with no view to eternity is not to be a faithful steward.

B. The concept of accountability: Some day I must give an account to God for my stewardship.

Every business manager knows that the owner will be checking the books to see how things are going. If the business has been earning a profit for the owner, then the manager may get a raise. But if the manager has been skimming off the profits to finance his new yacht and his Mercedes, he's going to be in trouble when the books are examined. The idea of accountability is inherent in the concept of management or stewardship.

Crucial to being a good steward is understanding the owner's purpose for his business. In the world, the purpose usually is to make all the money you can. But what is our Master's purpose? Jesus tells us in verse 9: "Make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings." Mammon comes from an Aramaic word meaning riches. By "the mammon of unrighteousness," Jesus means money, which the world uses for unrighteous purposes, but which believers can use for God's purposes. Jesus means that just as the unrighteous steward used his master's money to make friends for himself, so that when he got fired they would welcome him into their homes, so we should use our Master's money to make friends for ourselves in heaven. Some commentators interpret "they" to refer to God and the angels, but I think it refers to the friends who have become Christians because of our faithful stewardship. When earthly riches fail, as they surely will when we die, we will have friends in heaven who are there because we gave to the cause of world evangelization.

Each of us must ask ourselves the sober question, "Am I managing the resources God has entrusted to me with a view to

giving an account some day in light of His purpose of being glorified among all the nations through the spreading of the gospel?" God is a generous and gracious Father, who gives to us not only enough for our basic needs, but also for our enjoyment. So, it is not wrong to enjoy many things beyond the bare essentials. But, if we grasp the concept of faithful stewardship and accountability, our focus will not be on our own financial success, but rather on the financial "success" of God's enterprise, namely, the gospel.

2. Temporal versus eternal: Lay up treasures in heaven.

The second contrast consists of three contrasts that all point to the same thing, namely the temporal versus the eternal. Jesus contrasts "a very little thing" with "much" (16:10); "unrighteous mammon" with "true riches" (16:11); and, "that which is another's" with "that which is your own" (16:12). The "very little thing," "unrighteous mammon," and "that which is another's" all refer to temporal resources, or money. It belongs to another, namely, to God, as we have seen. "Much," "the true riches," and "that which is your own" all refer to eternal treasures laid up in heaven, which no man can take from you (thus you truly possess them [Matt. 6:20]). Thus Jesus is saying that the faithful steward will provide true riches for eternity in contrast to this unrighteous steward who provided himself only with temporal provisions.

Isn't it ironic that to us, money is a big deal, but to God it's "a very little thing"! If you don't think that money is a big deal to people, even to God's people, just ask some dear old saint to part with his or her riches for the sake of God's work and see what kind of response you get!

In my church in California, a very wealthy man who was in his eighties had set up a fund to help young people who wanted to go into Christian work attend Christian colleges or seminaries. He had moved out of the area and the fund was depleted, so I wrote him a very tactful letter thanking him for his generosity, telling him of some of the young people who had been helped, and informing him that the fund had been depleted. He wrote back an angry letter accusing us of being after his money and telling us that if we ever asked him for money again, he wouldn't give!

We hadn't even asked for money; we had just informed him that the fund was depleted. I'm sure that he could have given \$100,000 to the fund and he still would have had plenty left for all his years on this earth. Sadly, none of this man's four grown children were Christians, and they were all financially successful. But rather than willing his large estate to the Lord's work, he probably willed it all to his unbelieving children. His money was a big deal to him!

But God views our money as a very little thing. It is the litmus test by which God tests us to see if we can handle true riches, namely, souls. If we are faithful in managing the money God gives us for His purposes, He will entrust eternal souls into our care. We will have eternal rewards in heaven, even if we don't have much in terms of earthly possessions. The ironic thing is, you are 100 percent certain to lose all the money you accumulate on this earth—it will fail (16:9). You are 100 percent certain to keep all the rewards you lay up in heaven—they are your own (16:12), secure where neither moth nor rust destroys, and where thieves do not break in to steal (Matt. 6:20). And yet, most of God's people major on laying up money on earth and minor on laying up treasure in heaven! Puritan Thomas Adams put it, "To part with what we cannot keep, that we may get that we cannot lose, is a good bargain. Wealth can do us no good, unless it help us toward heaven."

3. God versus Mammon: Choose your Master.

In verse 13, Jesus draws the third contrast, that we either can serve God or mammon (money), but not both. So we must make a basic decision as to our choice of masters. Clearly, the unrighteous steward was living for money, but disciples of Jesus should be serving God. It is a delusion to think that you can own money. That is not one of the choices. Either God owns you, including your money, or your money (mammon) owns you. Those are the only choices.

Most of us would like to think that there is some middle ground, where we can mostly serve God, but also keep one foot in worldly wealth. We're like the guy who said, "They say it's better to be poor and happy than rich and miserable. But couldn't something be worked out, such as being moderately wealthy and

just a little moody?" But Jesus draws the line in the sand and makes us ask, "Who is my Master: God or mammon?"

It is sad that the world can point the finger at those who claim to be servants of Christ, but who really are serving mammon. They are the ones who get all the press. But many of God's servants have been faithful to serve Him, not mammon.

The story is told that one day Cardinal Sadolet, a high-ranking Roman Catholic official who had tried to coax Geneva back to Rome, passed through Geneva incognito. He wanted to have a look at the famous Protestant reformer, John Calvin. He stood in front of the simple house on Canon Street. Did the famous Calvin live in this little place? Even the bishops of Rome in that day lived in mansions surrounded by wealth and servants. Archbishops and cardinals lived in palaces, like kings. Sadolet knocked and was dumbfounded when Calvin himself, dressed in a plain black robe, answered his own door. Where were the servants? Here was the most famous man in the whole Protestant church, living in a simple house, answering his own door! When Calvin died, Pope Pius IV said of him, "The strength of that heretic came from the fact that money was nothing to him." (Thea Van Halsema, *This Was John Calvin* [Baker], pp. 164-165). That's not a bad testimony from an enemy! May it be said of us all!

Thus Jesus draws the contrasts: faithful versus unrighteous; temporal versus eternal; God versus mammon. Finally:

4. Shrewd or stupid: Use present opportunities to provide for inevitable future realities.

In the fourth contrast, the unrighteous steward got it right and the sons of light tend to get it wrong. Jesus is saying that unbelievers are often more shrewd in figuring out how to secure *temporal* wealth than believers are in figuring out how to secure *eternal* riches. By shrewd, Jesus does not mean dishonest, but rather, as Webster defines it, "clever, discerning awareness; practical, hardheaded cleverness and judgment" (*Webster's Ninth New Collegiate Dictionary* [Merriam-Webster], p. 1091).

How was the unrighteous steward shrewd? In at least two ways. First, *he was shrewd in that he seized an opportunity while he still had time to act*. He saw the handwriting on the wall: his days were num-

bered! He was going to get fired. So he quickly went into action, using his authority while he still had time, to get on the good side of his master's debtors.

The application for us is, if we hear of a window of opportunity for the gospel, we should do all we can to seize it while we can. If we hear of a good investment opportunity that is reasonably certain to earn a decent profit and we have the funds to invest, we would probably jump at the chance. In the same way, if we hear of an opportunity for the gospel and God has given us funds to invest, we should go for it. I was so encouraged at the way the church responded to the recent opportunity in Egypt, raising over \$16,000 to provide evangelistic materials for the summer outreach! That's the idea here! Invest in eternity while you can.

Second, *the unrighteous steward was shrewd in that he used his present resources to provide for his inevitable future realities.* He knew that he was going to be fired. While many would have despaired, he went into action, using what he had to provide for his future security.

The application for us is, we know that the time is soon coming when the mammon of unrighteousness will fail. We will die or Christ will return, and money won't do us any good in heaven. But we can use our money now to store up treasures in heaven by making eternal friends through the gospel. Can you imagine the joy someday of meeting someone in heaven who says, "Thank you for giving to the cause of world evangelization! Because you gave, missionaries came to my country and I got saved."

Conclusion

Years ago, on the TV game show, "Let's Make a Deal," the contestants were told to choose between a prize that was visible to them or another prize that was concealed behind a curtain. Often the visible prize was quite nice—perhaps a new stereo or TV set. The audience would always urge the contestant to go for the prize behind the curtain. But sometimes the unseen prize would turn out to be some impractical gag gift, like 10,000 boxes of toothpicks. The contestant would groan as he realized he just traded a beautiful prize for something useless.

At other time, however, the prize behind the curtain would be something of far greater value, such as a new car. If the contestant

chose the visible prize of a new stereo and forfeited the unseen new car, you could feel with him the awful sense that he made a very foolish decision.

The difference between that game show and reality is this: God has promised that what is hidden behind the curtain is so much better than what you can see now that there is no comparison. "Things which eye has not seen and ear has not heard, and which have not entered the heart of man, all that God has prepared for those who love Him" (1 Cor. 2:9). The question is, will you believe God and live by faith in His promises? Will you give up temporal riches that you will lose anyway by investing them in His kingdom, with His promise that you will inherit eternal riches that you will never lose? It's a sure-fire way to get rich—truly rich!

It's not that you can give enough to get into heaven. Heaven is God's gift, freely available through the death of Christ who paid the penalty for the sins of all who will receive Him. If you think that any amount of good works will get you into heaven, you do not understand the gospel. You can get into heaven only by acknowledging that you are a sinner and trusting in Christ as your Savior from sin and judgment.

But if you have received God's gift of eternal life, you must live with God as your Master, not mammon. You need to ask yourself, "Am I living as a faithful steward, shrewdly using the resources God has entrusted to me to lay up treasures in heaven? Or, have I slipped into squandering God's resources for my own purposes, losing sight of the fact that eternity is quickly approaching?" I urge you to learn the lesson from this scoundrel: Invest your Master's money in that which will pay eternal dividends.

Discussion Questions

1. How can we know where to draw the line on spending on ourselves versus investing in God's kingdom purposes?
2. Agree/disagree: If Christians were committed to the Great Commission, most could give far more than 10 percent.
3. What are some implications of the fact that money management is the "little thing" that God uses to test us for our trustworthiness in handling true riches (souls)?
4. Should Christians will their estates to unbelieving or lukewarm children? Give biblical support.

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