

A Parable for Smarter Stewards

Luke 16:1-13

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What you do with your currency reflects your priorities. Jesus taught this truth to His disciples through a parable about an unfaithful manager and a shrewd investor. And it's through this story that Jesus gets to the heart of our relationship with money. If your value is in the kingdom, your investments will be put into kingdom priorities.

A couple of months ago I was watching a Monday Night Football game on television. It was a critical game leading into the postseason, and there had been a lot of press about the teams. Everyone knew the game was going to be a battle, especially between the two star quarterbacks.

Well, in the first quarter, a defensive safety tackled a player, stood up, took a few steps, and then collapsed on the field. It was obvious that this was a unique emergency; his heart, in fact, had stopped. That massive arena was silenced as they watched the medical team administer CPR.

Even after they rushed him off the field, no one knew the outcome; players were seen in tears, kneeling on the sidelines. Everyone held their collective breath.

I listened to the announcers try to fill the time with commenting on what was happening. Many times, they made statements about praying. Often, they would make this same comment: "It was only a game."

Several minutes after their teammate was rushed off the field by ambulance, something unusual happened. I had never seen it happen before, and I knew I might never see it happen again. It was quite a sight, given our culture's animosity to any public expression of Christianity.

Every teammate of this injured player, along with the coaches and staff, gathered out on the field, knelt—with arms around each other—and were led in prayer.

Atheists weren't happy; Americans for the Separation of Church and State weren't happy; the ACLU wasn't happy, they never are. Everybody knew those players weren't praying to Buddha, or Krishna, or to the universe; they were praying to the God they intuitively knew existed: the true and living God of the universe.

I was glad to learn the player survived and is doing well.

This would become the only game in NFL history to be canceled due to an injury. But this wasn't just an injury; this was someone balancing between life and death.

And I must tell you, that response was intriguing to me and was encouraging. It was like some invisible distribution of insight descended on everybody; in a word: perspective, balanced priorities, acknowledgement of God, compassion for others, seriousness, prayer.

Someone's eternal destiny was hanging in the balance, and everybody knew it. And nothing else mattered in light of that.

It's that kind of eternal perspective the Lord is going to urge His disciples to adopt. And to do that, the Lord is going to talk about what everybody is focused on; at the moment, it happens to be money.

And you might think it's odd for the Lord to encourage a sense of eternal perspective and urgency about life by talking about money.

But the more I thought about it, it struck me that you can indeed measure someone's urgency by what they do with their currency.

Are you urgent about something? Does something really matter to you? That urgency will translate into the investment of your currency.

We don't have much time! Life is brief; so, let's be smarter stewards of what God has given us.

Now the Lord addresses this subject in a parable, but not in the way you might expect.

We're in Luke 16. And by the way, I've encountered at least a dozen different interpretations of this parable, some of which have nothing to do with money.

So let me remind you that a parable has one primary theme; sometimes the details contribute to that theme and sometimes they don't; but the story line ultimately drives us to that primary theme—what you might call the moral of the story.

In case there's any doubt about this one here, let's go to the end of the parable where Jesus delivers the moral of the story in **verse 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.”

Luke 16:13

You cannot be a slave to God and a slave to money at the same time.

Now to drive this home, Jesus tells a story where all the participants are driven by money. In fact, all of them are going to compromise their character to get their hands on a little more currency, because that's their urgency in life.

Now let's start back at verse 1:

He (Jesus) also said to the disciples ...

Luke 16:1a

Stop. Keep this audience in mind. The Pharisees are certainly listening, but this parable is clearly for the benefit of His disciples.

Now you might wonder why the Lord would give them financial stewardship principles when they had no money.

Well, keep in mind that within a year, these disciples will be managing a church of 5,000 plus, managing the assets and money from people who gave everything to them; money from land sales will be placed at their feet, in today's economy, they will soon become managers of millions of dollars.

It's possible that their sense of urgency and balance and vision will be hindered.

Now back to verse 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. 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.’”

Luke 16:1-2

Evidently, everything had been going along swimmingly until someone reported this man's terrible management.

Jesus says he was “wasting the rich man's possessions”; the word literally means squandering through neglect of duty.

In other words, he just didn't care.

But someone in the office did, and they leveled charges at the manager.

The indication here is that this rich man lives somewhere else, not here at the factory, so to speak.

Furthermore, the indication here is that he might never have known about any of this had there not been some anonymous whistleblower.

And they evidently leaked enough information to the owner that he doesn't even give the manager an opportunity to give an explanation.

The owner immediately demands an audit—a written statement of financial accounts.

Adapted from Clinton E. Arnold, General Editor; *Zondervan Illustrated Bible Backgrounds Commentary: Volume 1* (Zondervan, 2002), p. 449

And that written statement is an important piece to what happens next in **verse 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.’”

Luke 16:3

He looks at his resume: he's been in white-collar management his entire career. He's no good with tools and evidently, he's not very good with a shovel, he can't dig ditches for the rest of his life. Maybe your father was like my father who warned me that if I failed college, I'd be digging ditches for the rest of my life. That scared me enough to pass Algebra II.

Well, this man's been caught red handed. Ditch digging or begging are his only two options.

And it's implied that the owner is going to arrive in the next day or so and get the written results of the audit, so what's he going to do? Well, the next phrase says: ***I have decided what to do.***

The Greek text is more expressive; you could paraphrase what's happening here with this man saying to himself, “What am I going to do ... what am I going to do ... what am I going to do ... wait—I know!”

Adapted from Rienecker, p. 188

That's the idea here in **verse 4:**

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

Luke 16:4

Evidently the business provided him with housing and now he's been released from his job, he has no income, and he doesn't have a place to live.

John MacArthur, [Parables](#) (Nelson Books, 2015), p. 146

So, he's thinking ... he's thinking ... he's thinking and then—as we would say it today—a lightbulb turned on. “I've got it!”

And he comes up with an ingenious plan here it is in **verse 5**:

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

Luke 16:5-7

Now to get a handle on this scene, the implication is that there are more debtors, but only two are given as illustrations.

The first man owes a hundred measures of oil. A measure was around 8 gallons of olive oil, so he owes 800 gallons of olive oil. In that day, this would be worth three years of the average worker's annual salary. Take your salary, multiply it by 3 and that's the amount of just this one person's debt.

The second man owes a hundred measures of wheat. With this product, a measure was 10 bushels, which means he owed 1,000 bushels of wheat—worth in that day nearly 8 years of the average person's annual salary.

[Zondervan Illustrated Bible Backgrounds Commentary](#), p. 449

Judging from the size of these debts, the men involved are also wealthy businessmen, more than likely traders in these commodities.

And by substantially reducing their debt, this manager knows they're going to owe him some big favors in the future—they will owe him.

He's being really generous, but the problem is, it's not his to give.

He's applying here what we call the first rule of politics: always be generous with other people's money.

Charles R. Swindoll, [Insights on Luke](#) (Zondervan, 2012), p. 391

The manager calls in these men one at a time, we're told, implying there are no witnesses. He offers them a deal to "cook the books," to "doctor the bills"; there are lots of expressions for it, but the court system would call it embezzlement; he is misappropriating company resources.

Adapted from MacArthur, p. 147

Adapted from Dale Ralph Davis, [Luke](#) (Christian Focus, 2021), p. 40

And don't miss this: this plan is not going to work unless these men are willing to sit down and write up fake invoices which the manager will exchange in the files for the real invoices.

And that's exactly what they do. I mean, is this a great plan, or what?! They love this manager.

But what about the rich man? He's going to find out! In fact, about this time, he shows up, but what does he do? **Verse 8:**

"The master commended the dishonest manager for his shrewdness."

Luke 16:8a

He should have him arrested, not commended; and he should have arrested the clients who cheated his business out of hundreds of thousands of dollars.

But he's not going to do anything but turn a blind eye and say to this manager, "You are one slick operator—you clever dog." He's not infuriated, he doesn't call for an investigation; he's evidently happy too!

For him, what could've been a total loss of unpaid debts is now going to be a gain of at least half the amount of cash in hand; he can write off the rest as company losses and then pay less on his corporate taxes! He likes this plan!

Now many people read this parable and assume that God is unjust, he should judge this embezzler, not commend him. Beloved, nowhere in this parable is this rich man a picture of God.

No, he's a picture of the sons of this world; he's a portrait of what it looks like to be equally shrewd, equally devoted to money, equally willing to turn a blind eye and compromise his character for the sake of a little more currency.

Now with that surprising twist in the story, Jesus begins to make His application. Let me put it into the form of four principles.

What I'd like to call four principles that will make us better stewards of what God has given to us.

Be strategic with the opportunities you have.

Verse 8, the latter part—Jesus says:

“For the sons of this world are more shrewd in dealing with their own generation than the sons of light.”

Luke 16:8b

Jesus isn't commending this man; He's not suggesting that we figure out a way to steal money and then donate it to the building fund, which I'm sure you would.

He's not suggesting theft, He's encouraging depth. Don't be naïve.

- Look at the way the sons of the world think up ways to advance their agenda.
- Look at the way they market their propaganda.
- Look at how they creatively convince people to follow them.

Look at this manager, using all his intelligence and wit and energy and creativity and urgency to advance himself.

So, what are we doing, as **sons of light**, as children of the light—a phrase used in the New Testament for believers—to advance the gospel of Christ in our generation?

What if we were as intentional and ingenious and creative and urgent to advance the gospel as the unsaved are to get money?

Our urgency isn't for the sake of currency, our urgency is for the sake of eternity.

And that's the Lord's focus here; **notice verse 9:**

“And I tell you . . .”

Luke 16:9a

The original language is stronger; it could read, “And I myself to you alone now say.”

R.C.H. Lenski, [The Interpretation of St. Luke's Gospel](#) (Augsburg Publishing, 1946), p. 831

You can imagine the Lord looking into the eyes of each of His twelve disciples—“Listen to what I Myself am now saying to you alone!”

Be strategic with the opportunities you have.

Now secondly, in principle form:

Be intentional with the money you have.

Verse 9:

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

Luke 16:9

You could write into the margin of your Bibles next to the words “unrighteous wealth” *worldly wealth*. The currency of earth.

The money you get paid at your job, it’s of this world; in other words, one day it’ll be useless.

Like confederate dollars that were suddenly worthless at the end of the Civil War, so the currencies of earth will lose their value.

Gold, for instance, will be so ordinary that it will serve as pavement; it’s going to be used for asphalt paving the streets of gold in heaven.

So, whatever you have now, whatever wealth you’ve been allowed to earn now, invest it intentionally. Use it, Jesus says, ***to make friends for eternity***.

In other words, reach people with it so that one day in heaven—your ***eternal dwelling***, Jesus calls it—you will meet people who will going to be your friends forever.

Beloved, some of your best friends will be people in heaven you haven’t even met yet.

But they will be there because you allowed your sacrifice, your talent, your treasure to be invested in their eternal future.

So where do we start? Jesus says, “Just start with something small.”

Let me put this into principle form first, here’s how to be a smarter, better steward for the Lord:

Number 1: Be strategic with the opportunities you have.

Number 2: Be intentional with the money you have.

Now number 3:

Be faithful no matter how much you have.

Verse 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. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another’s, who will give you that which is your own?”

Luke 16:10-12

We often think that if we had a lot of money, we would prove our priority for Christ. No, it actually begins when you don’t have much money at all but you give what you can.

That reminds me of a story I read where Peter Marshall, the chaplain of the Senate, was approached by a senator. Peter Marshall was a committed believer and he spoke boldly and prayed boldly while he was the chaplain years ago. This senator asked Peter to pray for him. And Peter said, “What do you want me to pray about?” And the man said, “Well, I want you to pray that God will help me give at least 10% to His work. When I made \$50,000 a year, I was able to give at least \$5,000 to the Lord, but now that I’m making \$500,000 a year, giving \$50,000 to the Lord is just too much money; would you pray for me?” And Peter said, “Yes, let’s pray right now.” They bowed their heads and Peter prayed, “Lord would you please reduce this man’s salary so he can afford to give again.”

Here’s how to become a better steward:

Be strategic with the opportunities you have.

Be intentional with the money you have.

Be faithful no matter how much you have.

One more—number four:

Be honest about the dreams you have.

Verse 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.”

Luke 16:13

What is your heart truly dreaming of? What do you want the Lord to do most in your life?

The word for money here, in your translation, might be **mammon**. Mammon is an Aramaic term transliterated into the Greek text. It's a comprehensive term that refers to possessions, money, and wealth.

Money isn't the problem, devotion to money is. What you possess isn't the problem, what possesses you is.

Having the stuff of earth at the core of your dreams and desires is too temporary, Jesus says to his disciples, give your devotion to eternal things.

Here's what I found in my life and ministry: people who are devoted to money will want to use God; people who are devoted to God will want to use their money for His glory.

Money can be a trap; it can be a trial; it can be a test; Jesus is saying here that money can be a tool!

A tool for smart stewards to use, to touch the lives of people for the sake of the gospel; people who will become your friends when we meet them one day in heaven.

This parable reminded me of a gospel song from years ago:

I dreamed I went to Heaven,

And you were there with me;

We walked upon the streets of gold

Beside the crystal sea;

We heard the angels singing,

Then someone called your name.

You turned and saw this young man,

He was smiling as he came.

He said "Friend you may not know me now"

And then he said "But wait!"

You used to teach my Sunday School

When I was only eight.

And every week you said a prayer

Before the class would start,

And one day when you said that prayer

I asked Jesus in my heart.

Thank you for giving to the Lord

*I am a life that was changed
Thank you for giving to the Lord
I am so glad you gave.*

*Then another man stood before you,
And said remember the time*

*A missionary came to your church
And his pictures made you cry?*

*You didn't have much money,
But you gave it anyway.
Jesus took the gift you gave
And that's why I'm here today.
Thank you for giving to the Lord
I am a life that was changed.*

*Thank you for giving to the Lord,
I am so glad you gave*

*One by one they came
As far as the eyes could see;
Each life somehow touched
By your generosity.*

*Little things that you had done
Sacrifices made;
Unnoticed on the earth*

But in Heaven now proclaimed.

*Now I know that in Heaven
You're not supposed to cry
But I am almost sure,
There were tears in your eyes*

*As you stood before the Lord
He said, "Child look around you—*

For great is your reward."

Songwriters: Tony Moran, Andy Marvel, Andy Tripoli

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