

WHAT IS MONEY FOR?

by Ray C. Stedman

The parable of Jesus usually called, "The Parable of the Dishonest Steward" {Luke 16:1-13} is, in many ways, the most unusual parable Jesus ever told. It is taken out of the rough, cutthroat competition of business life, and reveals how thoroughly the Lord Jesus was in touch with life lived at its rawest and fiercest.

This is the story of what we would call "a big-time operator," an unscrupulous, dishonest rascal who worked for a man not much better than himself. When the story of this steward's deceit reaches his boss's ears he commends the steward for his dishonest cleverness, which proves that he was no better than the steward. It is the tale of two rogues, taken right out of the world of business. We do not need to spend much time with the story itself. It is so familiar, so frequently duplicated in our own day, we easily recognize it.

It is the story of a man who was entrusted with the use of another man's money, a familiar account of dubious speculations, padded expense accounts, lavish entertainment, and juggled bank accounts, until the day of reckoning comes. When the wasted expenditure of this steward came to light he was summarily ordered to turn over his books and to collect his last check. He is faced with the sudden loss of what he had long been taking for granted, and is forced to think soberly and seriously of the future.

Now this is the story that Jesus brings before us. What this man does and how he reacts makes a point from which Jesus draws a very important lesson for us. When this man faced the end of his stewardship, he began to think what he should do. He realized that he was too lazy to dig. Of course, he did not say that; he said what we would have said, "I am simply not strong enough any longer." He realized that he was too proud to beg. He did say that! "I am ashamed to beg," was the way he put it, which was nothing but pure pride, though he was not too proud to steal. So he hit upon an expedient. Very cleverly, he decides to take advantage of his position as the acknowledged handler of his master's goods, and before the news gets out that he has been fired, he will put all his master's creditors into his debt by diminishing their bills considerably, with the hope, or course, that he will find an open door with one of these men to whom he has done a favor when his own world comes crashing in upon him.

It was a very clever thing to do. It was thoroughly dishonest, but it was unquestionably shrewd, and Jesus, in telling this little story, acknowledges the fact. He says this man was dishonest. But he also says he was very prudent. And then he says, "The sons of this world are wiser in their own generation than the sons of light," by which he indicates that this man has something to teach us. He has a cleverness, a shrewdness, a prudence that it would be well for us to learn. Yet this story is subject to a good deal of misinterpretation unless we give close attention to the comments that our Lord makes following the story. Here lies the key to this parable.

Jesus makes four keen observations about this account that unfold to us some astonishing truth about the use of money. And if you question whether the subject of this story is money, I suggest you look at verse fourteen which follows the story:

The Pharisees, who were lovers of money, heard all this, and they scoffed at him. {Luke 16:14 RSV}

That is, these lovers of money laughed at Jesus because he was suggesting that there is a direct relationship between material and spiritual wealth. But Jesus confirms this with four observations, the first of which is in verse nine, in which the purpose of giving is illustrated:

"And I tell you, make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into the eternal habitations." {Luke 16:9 RSV}

That, by the way, is a much improved translation over the Authorized Version, which rather badly garbles the

text, but in the Revised Standard Version it is clear. This passage is addressed to the sons of light who are, of course, Christians. Christians have been translated out of the kingdom of darkness into the kingdom of the Son, Paul tells us. Not by our own merits, but, quite apart from them, we have been made fit to be partakers of the inheritance of the saints in light. In the Epistle to the Ephesians, Paul reminds us that we are to walk as children of light, those upon whom the light has shined. Now Jesus is saying, do what this steward did, imitate this man.

That is rather remarkable, is it not, for this is a dishonest, thoroughly unscrupulous man? But we are not urged to imitate his dishonesty. We do that all too frequently and easily anyway! But we are to imitate his prudence, his wisdom, for within the limits of this man's vision he was a very wise person. The limit of his vision is found in the phrase, "in their own generation." The sons of this world are wiser in their own generation, within the limits of their thinking, than the children of light. This man was a child of his own generation. His thinking was bounded by the times in which he lived. It was thoroughly materialistic.

Like many today, his thinking was bounded on the north by his bank account, on the south by his credit card, on the east by the stock market, and on the west by the Internal Revenue Department. Within that realm all his thinking moved.

But within that realm, Jesus said, he was a very wise individual; he did something very shrewd and prudent indeed.

Our Lord is saying, most remarkably, to us that if we take this story, apart from its dishonest aspects, every Christian is in exactly the same boat as this man. For we, like him, are facing the certain and impending end of all our material resources. "It shall fail," says Jesus, and we know that is true. Within a few years at best, each one of us, no matter whether it be the youngest among us, knows that we shall stand naked before God, that we will have no wealth, no money, no titles, no influence. All will be left behind, and all material values for us will suddenly be worth absolutely nothing. We are facing the imminent certain end of all our material resources.

I learned some time ago, to my amusement, that undertakers are sometimes called on to provide suitable clothing in which their clients may be buried. There are special suits made for such occasions, which look exactly like ordinary suits, except they have no pockets. Their customers need no pockets for there is nothing to put in them! This is a very graphic way of illustrating that we have brought nothing into this world and we can take nothing out of it.

Or can we? Is there anything that we can carry across with us to the other side? Is there no link at all between this life and that life yonder?

Yes, says Jesus, there is one thing you can take with you -- friends! Meaningful personal relationships, ties of spiritual life-sharing, family ties in Christ, all these survive death, he says, If you are wise, you will use your money to make friends.

A few weeks ago I ran across a little book by C. S. Lewis called, *A Grief Observed*. It is the diary he kept a few years ago following the death of his wife, in which he jotted down the thoughts and reactions that were his during the stress and pain of those days. It is written in the brilliant, sparkling style that we associate with C. S. Lewis, but its atmosphere is somber and sad, and there is remarkably little of faith in it, until the end of the book. Among the doubts that came flooding into Lewis' mind as he lived through the weary, dull days that followed his wife's death was the idea that there is no real hope of seeing our loved ones again. He suggests that the idea of a family reunion on the other shore is unscriptural and thoroughly illogical. We must remember what he wrote under the dark cloud of grief that hung heavy on his heart. Perhaps that explains much of the darkness, the bitterness of this account. There are very few occasions when I would venture to differ with C. S. Lewis, but here is one. For Jesus says specifically that the friends that are made on this side by means of the mammon of unrighteousness can be there to welcome us into the eternal habitations. Surely he means that close spiritual ties, made here in this life, survive death, and such loved ones will be there to welcome us on the other side.

The amazing thing is Jesus' statement that we can use money, which he calls "unrighteous mammon," to gain friends who are made righteous by faith. When he says "unrighteous mammon," he does not mean that money is wicked. Scripture never says that money is the root of all evil, as it is sometimes quoted as saying. It is the love of money which is the root of all evil {cf, 1 Tim 6:10}, and loving money is simply another expression for serving mammon. When Jesus speaks of unrighteous mammon, he means that money is neither righteous nor wicked. Money is neither moral nor immoral -- it is non-moral. It is an instrument either for good or evil, depending on which way it is used.

He is saying to the sons of light that they are to use money for eternal good. In the Sermon on the Mount he said, "Lay up for yourselves treasures in heaven" {Matt 6:20}, and this is the way it is done. Use your money in such a way that you are winning others, not only to Christ, but to yourself, for you never win anyone to Christ without winning him, in some degree, to yourself. By means of hospitality, or in giving to some missionary venture, or by investing a sum to help in a time of need, money may be used for eternal good. It is not enough to pray for the lost; we must pay for them too if we are going to win them and have them meet us on the other side.

There is that heroic story in the Gospels of the four men who brought a palsied man to Christ. They had to tear up the roof of the house in order to let him down before Christ. I am troubled sometimes by an over-active imagination. I can picture that scene -- the owner of that house sitting at the feet of Jesus and looking up at his roof as a hole is being made in it directly over his head. I wonder what he is thinking. The burning question left unanswered is: Who paid for that roof? Is it not likely that four men took up a collection among themselves and paid for it? Oh, the glory of that tale! How they dared to do the unorthodox, and the costly, because of their love for this man, that they might bring him to Christ.

Dr. G. Campbell Morgan tells of visiting the home of a very wealthy Christian man. On one occasion, at family prayers in the morning, the man prayed tenderly and eloquently for the missionaries and the heathen. When he had finished, his teen-age son said to him, "Dad, I like to hear you pray for missionaries." His dad said, "Well, son, I am glad to hear that." And the boy said, "But do you know what I was thinking while you were praying? I thought, 'If I had your bank book I would answer half your prayers.'"

Now our Lord is saying that the purpose of money, whether we have little or much, is to use it in the uncertain present in order to enrich the certain future. If you use it for anything else it is a waste.

But he goes further still. Not only is the purpose of giving illustrated here, but in Verse 10 there is a parallel of living indicated:

"He who is faithful in a very little is faithful also in much; and he who is dishonest in a very little is dishonest also in much." {Luke 16:10 RSV}

What do you understand by that?

Do you take that to mean, if a man is faithful in greater things? That is the way it is frequently taken, but that entirely misses the point of what our Lord is saying. He is saying, "If you are faithful in little things today, you will be faithful also in great things today." That is, if you are faithful in that which is relatively inconsequential, it is a revelation that you are also being faithful in hidden, greater things at the same time. And if you are faithless, disobedient, in little things, it is a sure sign you are being faithless, disobedient, in the greater things. One reveals the other.

In the context of this story it is clear that the little things are the realm of material values: money, wealth, the use of our time and influence; while the greater things, the "much" that he is referring to is in the realm of spiritual realities, the true riches of which he speaks a little later. He says there is a direct parallel between these two. If a man does not give as he should, as a Christian, then it is also true he does not live as he should, as a Christian. He will never be faithful in the little unless he is being faithful in the much.

Jesus is simply indicating that one who faithfully seeks to walk in truth in those hidden areas of his life that no other man can properly evaluate is also equally faithful in the visible aspects of giving; you cannot separate

them. One who seldom gives, or gives sporadically, is equally spasmodic in spiritual matters.

I have found this demonstrated time and time again.

Jesus is simply saying that faithfulness in our giving is a quite proper thermometer of our spiritual life. He is not talking about the amount of giving at all; he is talking about faithfulness in it. How faithful are we in reckoning up what we have and what we can do and then doing it? That is his great concern.

You see how this precludes all possibility of Christians living their lives in compartments? Life is not made up like *Time Magazine*, with a page for economics, one for religion, one for politics and another one for social life. You cannot be one thing on one level and another thing on another level. No, life is one great coordinated whole: If you are weak on one level, you are weak to some degree on all levels. It is so well expressed by that Negro spiritual, "Dry Bones." "The foot bone connected to the anklebone, the anklebone connected to the leg bone, the leg bone connected to the knee bone, the knee bone connected to the thigh bone, the thigh bone connected to the hip bone," and so on. You cannot stop until you get the whole man hooked up together. Life is one coordinated whole.

Now Jesus presses this matter still further. Not only is there a parallel of living revealed in the way we use money, but, in Verses 11-12, he declares that a principle of learning is implied:

"If then you have not been faithful in the unrighteous mammon, 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 16:11-12 RSV}

Who is this that gives true riches, gives us what is our own? It is the Holy Spirit. Only the Holy Spirit imparts to us true riches, and what are these if not the riches of grace in Christ Jesus? In other words, the power and the blessing that you and I crave so intently in our Christian experience, that which Jesus Christ is come to impart to us, that which lends color and purpose and power to live, these are the values that make life an enriched experience, and only the Holy Spirit can give them. Jesus is saying, "if we are disobedient in matters involving these simple commands concerning our material needs, how will the Holy Spirit entrust us with spiritual power?"

Jesus said to Nicodemus in the third chapter of John, "If I have told you earthly things and you do not believe, how can you believe if I tell you heavenly things?" {John 3:12 RSV}. If, on this level, there is no obedience, there is no readiness to yield our wills, and to do what he says, then we have shut the door to the greater riches that he longs to impart to us.

Is this, perhaps, a clue to a very widespread and perplexing phenomenon in Christian experience?

I am referring to the remarkable dullness and slowness we often exhibit in grasping spiritual truths. Sometimes I shake my head over occasions when I have repeatedly gone over some passage of Scripture, or some truth that someone desperately needs to see, how slow he is to grasp it. Then I remember how slow I was to grasp the same truth. Perhaps we need to start our obedience at a lower level. If we obey in these lesser things, if we are faithful in the little, Jesus says, the doors of spiritual power will be open to us and the riches of Christ will become our experience.

In the book of Proverbs the same truth is stated: "A liberal man will be enriched, and one who waters will himself be watered," {cf, Prov 11:25 KJV}.

This week one of our Sunday School teachers said to me, "I have a boy in my class who never gives anything in the offering. I have asked him about it and he says, 'Oh, my father writes out a check every week for our family, and that's enough.'" Surely there is no surer way to spiritual poverty than to operate on that basis. Every one of us is responsible, not for what another in our family has, but what we have, what we control, and if, on this level of things, we are disobedient, we are closing the door to the possibility of understanding a great deal of truth that lies beyond.

Now, our Lord presses this matter even further to the final and ultimate revelation involved in this. He says that even beyond the purpose of giving, and the parallel of living, and the principle of learning that is wrapped up in this matter of giving, in the way we handle our money, a priority of loving is involved:

**"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 mammon."
{Luke 16:13 RSV}**

Either we love God or we love money. Each of these, by their very nature, makes a totalitarian claim upon us, and we cannot give ourselves half and half. We think we can; we are continually trying to do it on that basis. We delude ourselves into thinking that while some of the time we may step over the line in material things, for the rest of the time we faithfully serve God. "No!" says Jesus, "you cannot serve God and mammon." No compromise between the two is possible. You can use mammon for the service of God, but you can never use God to serve mammon -- never! The love of money is really the love of self. If we succeed in our pursuit of wealth and a higher standard of living, the inevitable result in our lives is that we become increasingly self-centered, for the love of money is the love of self. If, on the other hand, try as we will we, can never accumulate a dime and, in our pursuit of wealth we fail, the inevitable result is self-pity and we become embittered and critical and caustic toward others.

This is but a revelation that we are to some degree captured by the deceitfulness of riches. On the other hand, love of God inevitably means love of man and readiness to meet the needs and to minister to the yearnings of men. The love of God is the only thing I know that makes a heart really go out to men in their need. Jesus is simply saying, in searching purity, that it is no good to say we love God while we withhold our funds and live on a continually rising standard of living. We only delude ourselves when we do. It is possible for a while, even for a genuine Christian, as he is temporarily blinded by ignorance or lust, but when the issue is squarely set before us and we must choose between what we really want and what we say we want, then the way we choose reveals whom we serve, who has the priority of love in our life.

Some time ago I read of a Christian farmer who discovered that his favorite cow had given birth to twin calves. He said to his wife, "You know, dear, I think we ought to give one of these calves to the Lord. We will raise one for ourselves and give one to the Lord who has given us this unexpected blessing." She said, "Which one are you going to give to the Lord?" "Well," he said, "I haven't decided. We'll treat them alike and feed them the same and when it comes time to market them we will decide which one to give to the Lord." So he fed the calves, took care of them, and they grew through the summer. Then one day he came into the house looking miserable, and his wife said, "What is the matter?" "Oh," he said, "a terrible thing has happened. The Lord's calf has died." She said, "But I thought you hadn't chosen yet which one it was." "Oh, yes," he said, "all the time I was thinking that the white calf would be the Lord's, and it was the Lord's calf that died." Such moments come as revelations of where our heart is really centered.

This is what Jesus said. "No man 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 mammon." And if we mean to serve God, let us listen to this word of Jesus:

... make friends for yourselves by means of unrighteous mammon, so that when it fails [and it shall] they [the friends made by means of this] may receive [welcome] you into [the enrichment and the enlargement of life of] the eternal habitations." {Luke 16:9 RSV}

Prayer

Lord Jesus, how is it that every time we stand in thy presence we feel thy gaze searching our hearts? We realize the truth that all things are naked and open before thee with whom we have to do. Thank you for the healing power of this truth in our life. If we have been allowing some cancer of self-desire, some grasping greediness to rob us of thy blessing, thank you for that sweet soul-surgery which has removed this growth from us, amidst pain, yet to the certain end of blessing and of health. Amen.

Title: That is Money For?
Series: The Christian and his Possessions
Scripture: Luke 16:1-14
Message No: 3
Catalog No: 70
Date: June 14, 1964

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