

GET SMART WITH MONEY!

by Ray C. Stedman

The parable we are about to consider concerns the choicest set of rascals ever to appear on the pages of Scripture. The Lord Jesus took certain sanctified delight in shocking the prudes and prigs of his day, and thus we have this story. It occurs in the sixteenth chapter of Luke immediately following the great parable of the lost things, which has occupied our attention now for several Sundays. That parable, remember, was addressed to certain self-righteous Pharisees who were complaining because Jesus associated with down-and-outers, the outcasts, the unwashed, the hippies, peons, and sinners of his day. Following that he gives to his disciples in the hearing of all -- the Pharisees still listening -- another parable.

He also said to the disciples, "There was a rich man who had a steward, and charges were brought to him that this man was wasting his goods. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your stewardship, for you can no longer be steward.' And the steward said to himself, 'What shall I do, since my master is taking the stewardship away from me? I am not strong enough to dig, and I am ashamed to beg. I have decided what to do, so that people may receive me into their houses when I am put out of the stewardship.' 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.' And 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.' The master commended the dishonest steward for his prudence; for the sons of this world are wiser in their own generation than the sons of light.'" {Luke 16:1-8 RSV}

The key to the parable is the last sentence: "the sons of this world are wiser in their own generation than the sons of light." I once gave a series of lectures at a well-known seminary, and a few students were greatly incensed and offended with me because I said that a Christian could learn a great deal from a worldling. They objected strenuously to the idea that Christians could learn anything from worldlings. They were so upset by it that I was glad that I was not living in the Middle Ages, for I think if I had I would have been burned at the stake before the end of the week. But to prove I was right, I quoted this saying of our Lord: "the sons of this world are wiser in their own generation than the sons of light."

This parable is about two thoroughgoing "sons of the world," children of this age. One is a steward who lived by his wits. He has no hesitation in pulling a fast one on his master in order to feather his own nest. A report came to his master that this man was guilty of certain shady practices -- certain kickbacks had come to light and there were high expense accounts involved -- and so it was reported that he was wasting his goods. Without any investigation, the master called the steward in and summarily dismissed him, but required an account of the stewardship before he left. And so the steward faced the bleak alternative of either having to go to work and dig ditches for a living, or to beg his living from someone else. Neither of these alternatives suit him at all. He has convinced himself that he is not strong enough to dig, and he is too ashamed to beg (though he wasn't too ashamed to steal). So he suggests a third alternative that he decides to follow.

He cleverly decides to put his master's debtors in his own debt. Evidently they owed the master a certain amount of rent, which in these days was paid in kind, paid in goods. So he called those debtors in and reduced their debts. The interesting thing is, he did not give the same reduction to everyone. In reading this parable I have wondered why he reduced one man's debt by 50% and another man's debt by only 20%. I rather judge that the man whose debt was reduced by 50% had a bigger house than the one with the 20%! But whatever the reason, that is what he did.

All of this finally comes to the attention of the master who, instead of being angry when he hears what his clever servant has done, commends him. This indicates something of his own business standards! He commends him for this dishonest action. He admires him and regards him as a very clever scoundrel -- and

who could appreciate a clever scoundrel better than he. Jesus said that he was commended "for his prudence," i.e., his shrewdness, because the children of the world are wiser in their own generation than the sons of light.

Now, the focus of interest here is not in the characters of the story, as in the previous parable or the two sons. The steward is really not the center of this story at all. Our interest is focused upon the comments Jesus makes about this story. He draws four conclusions from it of great importance to us. We will look at these in a moment. But first we must see the subject our Lord is illustrating here. This was rather a shocking story to the Pharisees who were listening, and perhaps to the disciples as well. Certainly it has been disturbing to many through the centuries since. You can hardly read a sermon on this passage that does not begin by saying, "Here is a strange and unusual story our Lord told which we must regard as teaching by contrast instead of comparison, because he certainly does not want us to follow the actions of this dishonest man." Usually this indicates that the commentator has not fully understood what our Lord is getting at, what his subject is.

The real subject is money. This is revealed clearly by Verse 14. Luke says:

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

They ridiculed him because he suggested there was a link between money and spirituality. That is what our Lord is discussing. He is commenting on the universal temptation among men -- even among his disciples -- to love money, and he is showing how to handle money rightly. Surely we should have expected this of Jesus, for he always faced life exactly the way it is, squarely and without illusion. He knew that hunger, sex, and love of money are the three most powerful drives in human life. Anyone who lives in this world is going to have to come to terms with them in some way. So it is not at all surprising that he should choose to deal with his disciples on this and help them understand how a Christian should view money, since he must live with it, work with it, and use it. Based therefore on certain elements in the story, he makes four insightful comments, and it is with these we will concern ourselves.

The first is found in Verse 9.

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

This comment grows out of the conclusion he has stated in Verse 8, that "the sons of this world are wiser in their generation than the sons of light." "Therefore," he says, "make friends for yourself, you sons of light, by means of money in order that when the money fails they may receive you into the eternal habitations." Within the limits of their view, worldlings (those who live only for this life, those to whom the boundaries of existence are birth and death and the only things that are important are the things which lie between) are often more consistent and more persistent in obtaining their goals than Christians are within their much wider and larger view of life. This is the point he is making. Here is this steward, and although he is a rascal and a scoundrel, at least one good thing can be said of him -- he thinks of the future and he prepares for it. He takes great pains to provide for it. He anticipates what is coming and he spends time and effort getting ready for it, and for this he is commended. Our Lord clearly suggests that if only we Christians would take seriously the fact that this life is but preparation for a far greater and vaster life to come, and that what we learn here is what prepares us for living there, and if we fail to learn here we will not be ready, as we could be and should be, for that life to come -- if only we would take that seriously it would make a great difference in what we do now.

Clearly this is true. The most powerful motivation to get people to read their Bibles is to help them see that it is here they can learn how the universe operates. I do not mean the physical universe -- I mean the world of social relationships and what God has in store now, in this life, and in the future to come, and how these two relate to each other. The only place we can get straight information on this is here in this book. Once people catch that, they want to read the book, to study it, grow in it, and thoroughly understand it. Jesus said, "He that follows me shall not walk in darkness but shall have the light of life," {cf, John 8:12}.

A lady said to me this week, "I came to the place where I decided that I would study my Bible as thoroughly

and with as much effort as I studied real estate a few years ago, to learn how to be a real estate agent. When I began to put that much effort into it, the book came alive and I've grown so much and understood so much since."

That is exactly what Jesus is underscoring. The trouble with Christians is that they will not take their view of life seriously. If they did, they would imitate the assiduous effort that children of this world put into preparing for the future, even though that future will crumble apart at death. If we believers would put as much time and effort into planning our homes and caring for our families and the lives of our children as we do in planning for business enterprises and opportunities for advancement, we would have none of the problems in Christian homes that we are now having, or at least far less. We would understand that these are the great and important things of life. So our Lord's first conclusion is: Be wise about money, use it to make friends for yourselves, so that when the money fails -- and it will -- the money that you use properly now will have provided for you friends who will welcome you into the eternal habitations. His advice is, use money while it still has value. Do not avoid it, do not evade it. Do not pretend it is beneath you, that it is something unspiritual. On the other hand, do not save it up as though it were an end in itself. The thing about this steward is that he understood that money is to be used. It was for something. It was not to heap up, to hold in a bank account and watch it grow, but it was for something. He only had it for a little while, but he used it while he had it. It was not an end in itself -- he accomplished something with it. So the believer, the Christian, is to use money as a temporary vehicle to accomplish permanent good. If this steward, Jesus says, on his level of understanding could use money to serve his own best ends, how much more can Christians do the same on their level of understanding of life. Make friends by the proper use of money while it still has value, for there is coming a day -- and it is absolutely certain -- when it will lose its value.

Years ago a young man said to a friend of mine, "My uncle died a millionaire!" My friend said to him, "He what?" "He died a millionaire." My friend said, "No he didn't." The young man bristled a bit. "What do you mean? You didn't even know my uncle." My friend said, "No, I didn't, but I know he didn't die a millionaire." The young man said, "What do you mean?" And my friend simply asked, "Who has the million now?" No, no one dies a millionaire; he dies poverty-stricken. All of us will.

Years ago I learned that morticians are sometimes called upon to provide suits for burial for those who have none of their own. They have special suits made up and the distinctive thing about them is, they have no pockets. They do not need any where they are going.

Yes, "it shall fail," said Jesus, and it will. Money, unrighteous mammon, cannot last. This steward only had it for a few days. That is the whole point of this story. He only had a few more days -- hours at the most -- to utilize this money, but he used it while he had it. He did not try to save it, or hang onto it. He could not, and he knew it, so he put it to work. That is the point Jesus makes. Soon it shall fail, shall forsake us; certainly at death, but perhaps even before then.

Who knows but whether it may not be in the will and purpose of God to let the Communists take over United States. Then the capitalists would be turned out of their houses and our fine clothes will be worn on other people's backs. The god of mammon will not help us then. He will be the one to forsake us.

But while you have it, says Jesus, use it. Use it now for purposes that will transcend this life. Do not use it only for that which will help you now. Use it that which will extend beyond life; it to help the weak, the poor, the ignorant; to spread the truth; to feed the hungry both in body and soul. Too soon money will be gone and then it be of no value to you whatsoever unless you have properly used it.

Notice how Paul picks up this teaching in his first letter to Timothy. In the closing chapter he says,

As for the rich in this world, charge them not to be haughty, nor to set their hopes on uncertain riches but on God who richly furnishes us with everything to enjoy. They are to do good, to be rich in good deeds, liberal and generous, thus laying up for themselves a good foundation for the future, so that they may take hold of the life which is life indeed. {1 Tim 6:17-19 RSV}

That is exactly in line with what our Lord is saying in this parable. Jesus gives another comment in Verse 10:

"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}

This comment grows out of the fact that this dishonest steward was dismissed. His master let him go. Why? Because he found him unfaithful in a little, and he therefore suspected, not without good reason, that the man was unfaithful in everything. So, without instigation, he let him go -- just like that! What the Lord is saying here is that we must learn to view money as an indicator of hidden character in others.

You and I do not know what really goes on inside other people, even other believers. We hear their testimonies and see them at church, performing various ceremonies which give the impression that they are good, solid, dependable, trustworthy Christians.

But watch, observe how they handle money, says Jesus. Because if a man is faithless in these little things he will also be faithless in the important things, the spiritual matters that make a man a man. If he is slow in paying his debts, he will also be slow in obeying spiritual principles. If he is careless about his money, he will also be careless about truth, or love, or the great things of life.

Later on, in the epistles, the Apostle Paul tells the church that their leaders, the elders of the church, must be men of good reputation, well thought of by outsiders (those outside the church). They must be men who have an impeccable reputation in business and financial affairs. If otherwise, then they are not trustworthy in the great things, the spiritual realities of life. So money can properly be used as an indicator of the real character of another.

But then, our Lord does not leave it there. He presses on, in Verses 11 and 12, to indicate that we can also view our handling of money as an explanation for the lack of spiritual power in our own lives.

"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}

The "who" in both these sentences is God. What he is saying is, "Look, if you cannot handle earthly affairs faithfully, then God will not give you spiritual riches and power. If you are not faithful in these matters which belong to someone else, then neither will God give you that which is properly yours." Here we have the phrase again, "unrighteous mammon." It means "lord of unrighteous people, the god of the unrighteous." In other words, money is the god of the world. It is everywhere worshipped. Even Christians sometimes unthinkingly joke about it. We repeat the saying of the world, "Money is not everything, but it's way ahead of whatever is in second place." Thus we give testimony to the fact that money is the god of this world. The love of money is the controlling factor in most lives. It is deceitful. It is a lying lord, whom the world serves. It promises much; it delivers little. The Lord sets it in contrast with those "true riches" which really make life worth the living.

To me the most hopeful and promising thing about the present generation, with all the negative things that have been said against it, is that for the first time in the 20th century, loudly and clearly a generation is saying that materialism is not worth living for, that there are things far more important than houses and cars and mink coats; that love-filled lives and love-filled homes are more important than riches and wealth, and more valuable than prestige and status.

This is what our Lord is saying, too. These are the true riches. But if we are not faithful in these things, Jesus says, then who will give us these true riches? And if we are not faithful in that which belongs to another? -- that is a revealing word, is it not? Here our Lord is saying that nothing material really belongs to us; it is only loaned for awhile. We say we hold title to a home and property, or our car, that these things belong to us. No, they do not. They are loaned to us; they belong to God. They always have, and they always will. Every one of us must give them up sooner or later. They only belong to us for awhile, loaned to us by God. But if we cannot handle even these things rightly, says Jesus, then who will impart to us that which is really ours. To the

believer this means all that is available to him in his inheritance in Jesus Christ. All that Christ can be to you, that is what is yours. But God will not give it to you if you are faithless in these other things. If you are unfaithful in the temporary, then you must indeed be weak in the permanent.

Finally Jesus comes to his last conclusion:

**"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}**

The emphasis here is on the word *and* . You cannot serve God *and* mammon. You must recognize that money is the image of a rival god, whom you dare not love, or serve. Use it, yes, but do not love it, and do not serve it.

Now, let us be perfectly blunt, as our Lord was here: What he is really saying to us is, you cannot live to make money and live to serve God at the same time. It cannot be done. You are only kidding yourself if you think it can. If the reason you are living, the reason you are working, is to make money for the sake of the things that money can buy, then that is your god, and you do not and cannot serve the living and true God. You can love God, and he can gift you to make money, and he has done this with many. There is not a thing wrong with making money or being wealthy, even being a millionaire or a billionaire. But the proof that you love God first, and that money only is an instrument of your love for him, will be that you use that money for the help of others without seeking recognition for yourself. That will indicate that you love God and that you are rightfully serving him with the money he gives you; that it has a right relationship to you.

Money is not given to you for your benefit, but that you might be a steward of it for the help of those others whom our Lord constantly sets before us -- the weak, the poor, the helpless, the ignorant, the blind, the downcast, those whom money can undergird and help. As he says, "make friends by means of unrighteous mammon." You cannot use money only for yourself and really love God. If you use it only for your own pleasure and your own convenience, then no matter how religious you may appear, or how orthodox you may be in doctrine, even how faithful you are in going to church, you are not kidding God, and you are not kidding yourself. You love money and it is your god. These two are set in direct contrast one with the other. You cannot serve God and mammon.

That is why Jesus said, in another context, that it is very difficult for a rich man to enter into the kingdom of heaven. It is not impossible, not at all, but it is very difficult because of the "deceitfulness of riches," {Matt 13:22, Mark 4:19} That is the phrase he used. It is a very insightful phrase. Riches deceive. They give an appearance of power. They make you think you are better than you are, that you are a finer kind of person than you really are. This is what arouses the antipathy of those who do not have money. They sense this feeling of superiority. That is the deceitfulness of riches. And of course, if we are deceived about ourselves, we do not know our need. That is why it is hard for a rich person to enter into the kingdom of heaven. It is hard for him to realize he is as weak, as helpless, and as hopeless as any other person. He must come in contrition, repentance, and helplessness, and receive from God with an empty hand. Men all stand on the same level, in that respect.

As our Lord reminds us in this parable, we are all pressing on to the inevitable day when money will fail, and we must stand before God. We shall stand there without a cent, without a bank account, without property, without anything to recommend us, without reputation, with nothing whatsoever. Then the only thing that will count in our favor is the testimony of those who will say, "Lord, when I was really in need he gave me, at cost to himself, that which helped me along. He showed love to me, and proved it by giving of himself to me." At the close of the great Olivet Discourse our Lord puts it on these exact terms: "Inasmuch as ye have done it unto the least of these my brethren, ye have done it unto me," {Matt 25:40 KJV}. But the surprising thing is, everyone is unaware when this happened. Both the sheep and the goats say to the Lord, "Lord, when did we see you hungry? When did we see you in prison or sick, and ministered to you? When did we do this?" God does not judge, as we do, by the moments of life when we are aware of what we are doing. The evaluation of God comes in moments of unconsciousness, when we act not out of what we want others to see, but what we have actually become. Thus, in the unconscious tests, the unconscious moments of life, we are demonstrating

what money means to us in relationship to God. Those are the moments God sees and uses to show us where our hearts' affection has lain. The one thing that is important, ultimately, is those eternal habitations where all that life has been here will find its expression and purpose there. But what a terrible thing it will be if we should stand before God and he looks at us and says, "Well, it's been quite a remarkable performance. You lived a strange, and, in many ways, exciting life. But the trouble is, you missed the point."

Prayer

Our Father, these words search us. We know they are not intended to amuse us but to enlighten and instruct us. They are not even intended to condemn us. You are not interested in condemning, Lord; you are interested in unveiling, revealing the truth. Lord, help us to take these matters seriously. For surely, in the moment of seeing things as they are, we can find no defense in ignorance. You have said these things to us plainly and clearly. Grant that we may have the grace to take them seriously and to live by them. We thank you in Christ's name. Amen.

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