

The Gospel According to  
**Luke**

**“Make the Most of Mammon”**

Chapter 16:1-13

Introduction

Greenbacks... Bacon... Loot... Bread... Clams... Bucks...  
Simoleons... Wad... Dough... Wampum... Moolah.

By some estimates there are more than two hundred slang words to describe money in the English language. Most of them seem somewhat playful.

Jesus and His disciples had their own words for money. The words they used do not seem as playful. For example: You're warned five times in the New Testament letters to watch out for the dangers of money, but it's called **filthy lucre**. Whatever that means – *it can't be good!*

Jesus used the word **mammon**. That might not be so bad by itself; it's simply a Syrian word for money. He went on, however, to qualify mammon with two comparisons:

1. First, Jesus called money **unrighteous mammon**. He didn't mean that money is bad in itself. It is **unrighteous** in the sense that it is part of this fallen world. It will not endure for eternity; it will end. *You can't take it with you!* He wanted you to understand that money was a temporary resource from God and you are its steward – entrusted to spend and invest it in ways that will pay you dividends in heaven.
2. Second, Jesus contrasted **mammon** with **God** as a possible master over your life. If God is your master, money is your servant; but if money is your master, then you are its slave.

It might be good for us as Christians to quit using the word 'money,' and all the other playful slang terms, and call it **mammon**. It would

remind us we are stewards who are entrusted to use our money to serve God and His kingdom, rather than become enslaved by it.

Jesus put my management of mammon in perspective by telling a rather unusual story about an unjust steward. We'll organize our thoughts around two points: #1 Audit Your Life So You Won't Become A Squandering Steward, and #2 Audit Your Life So You Will Become A Shrewd Steward.

#1 Audit Your Life So You  
Won't Become A Squandering Steward  
(v1-2)

We would call a **steward** a *manager*. It wasn't his household or his business; but he was in charge of running them.

The most important thing about a steward is that he serve his master faithfully (1Corinthians 4:2). The illustration of the steward is often used in the Bible to teach you something about your time on earth. **Every Christian is considered a steward who will one day give an account to our Master, Jesus Christ** (Romans 14:10-12; 2Corinthians 5:10ff):

1. We will give an account of our acquisition and use of material goods (whether they be many or few).
2. We will give an account of the use of our time.
3. We will give an account of the use of our gifts, talents, and abilities.

We certainly want to be found faithful in our stewardship. One thing we learn from this story is that, since we will be called upon to give an account, we ought to prepare for it by doing our own audit. We can audit our lives and see how we are doing as the Lord's stewards.

The steward in our story was called upon to give an account; so he first took an audit. By the way: I keep calling this a story, rather than a parable, because Jesus never called it a parable. It's likely that this was a true account.

When we first meet the steward in our story, he is a squandering steward.

Luke 16:1 He also said to His disciples: “There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods.

The word for **wasting** can be translated *squandering*. Nobody hires or promotes someone to squander their wealth. This steward started well, but slacked-off.

The first thing we want to examine, as we audit our lives, is whether or not we have become slackers.

One way to keep yourself from becoming a slacker is to believe that, at any moment, you might be called upon to give your account of your stewardship:

Luke 16:2 So he called him and said to him, ‘What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.’

Wow! He certainly wasn’t expecting to have his stewardship end and to give his account. **We should be expecting it!** The Lord could return for you, or for us all, at any moment. When He does, your stewardship will be over – at least as far as your assignment here on earth is concerned; and your account will be given.

Let me stop for a moment and put this into proper perspective. Words like ‘audit’ and ‘account’ seem so cold and calculating. I don’t want anyone to think that your meeting with the Lord will be strictly business – all numbers and such. It will be about your heart, and its motives, and your faithfulness towards Jesus. It will be about your love for Him, and whether or not it remained passionate and fanned into flame. Your management of mammon, and your stewardship in general, will be examined for its joy and romance – *not* its cold accomplishments.

One thing that is not developed in this story is your Lord’s desire to reward you. He’s going to give you credit for a lot of things that you aren’t even aware of, but that you were a part of by giving of your money or time or talent. There’s a TV commercial right now that

follows a one-dollar bill with a red dot on it through about a half-dozen hands, until it ends up in a card as a gift. Every little investment you make in God's kingdom touches many lives – and God will credit you out of His love gushing over you.

Suppose you audit your life and you honestly discover you've been squandering opportunities to fellowship with Jesus and otherwise invest your treasure, time, and talent? Is it too late to recover?

*Not at all!* Our time as stewards involves constant recovery as we examine ourselves. We can therefore learn something from the squandering steward. We can learn how to be **shrewd** stewards.

## #2 Audit Your Life So You Will Become A Shrewd Steward (v3-13)

One thing that will immediately strike you as we read his reaction is just how good a steward this guy could be when he put his mind to it. It's too bad he slacked-off, because he could have really accomplished a lot for his master.

Each and every Christian has the potential to be a good steward. It doesn't matter how much you are steward over, because you're only going to give an account of your faithfulness. No one of you is at a disadvantage because of your lot in life. Some of you have more treasure... more time (in a sense)... more talents... than others. But all of you – all of us – can be or become shrewd stewards.

**Luke 16:3** "Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg.

Our squandering steward was in a bind. He could not go back to being a laborer. It doesn't necessarily mean he was lazy; he said, **I cannot dig**. He may have been handicapped. He was **ashamed to beg**. He wanted to earn his keep.

Everything considered, our steward was not such a bad guy! He's just like many of us – starting well, but slacking off for various reasons.

You see just how shrewd a steward he could be as he formulated his plan:

Luke 16:4 I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.'

Luke 16:5 "So he called every one of his master's debtors to *him*, and said to the first, 'How much do you owe my master?'

Luke 16:6 And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.'

Luke 16:7 Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.'

This almost sounds illegal; or perhaps immoral. That's only because we do not understand Jewish culture. There are at least two ways we can explain his actions:

1. It may be that the amounts the steward had them subtract were his commission. You see, this steward was about to be fired. That means he was a hired free-man, not a slave! These commissions may have been his salary. He was forgoing his commission, his salary, in order to gain the favor of these **debtors** later on.
2. It may be that the amounts the steward had them subtract was interest. You may have heard it said that it was unlawful for Jews to charge other Jews interest. First of all, you're not told these **debtors** were Jews. Second of all, the Jews interpreted the rules about not charging interest as applying to the poor – *not* to those who could afford it. At any rate, this may have been interest that was being charged. If so, the shrewd steward was offering them a no pre-payment penalty transaction! Pay now, and he would deduct the interest. It may have been a legal transaction, but one the debtors were unaware was possible.

The steward was shrewd. He used the resources available to him to secure the best possible accounting from his master, and the best possible future after his stewardship was ended. ***So should we!***

Luke 16:8 So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light.

He was commended for his stewardship; he was welcomed after it was over.

No one expected Jesus to apply this to His own disciples... *But He did!* 'Be like this shrewd steward' is what He suddenly said. **Sons of this world** simply means unbelievers – people who are not Christians. **Sons of light** are Christians. Jesus will explain that both unbelievers and Christians in this world have **mammon** at their disposal. Worldly unbelievers shrewdly use it to their temporary advantage, whereas Christians often squander it, losing eternal rewards.

Jesus put it in terms of *friends, faithfulness, and fealty*. First, you can be shrewd with your **mammon** and make friends:

**Luke 16:9** "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.

We've already indicated that **mammon** was a Syrian word for money. Let's discuss the word **unrighteous** for a moment. It does not mean that **mammon** is always evil. In this case, Jesus isn't encouraging you to make money deceitfully in order to give it to God!

The qualifier **unrighteous** simply reminds you that money and the things it can acquire on earth are all temporary; they will not last; you cannot take money and what it can buy with you into eternity. There won't be any money in heaven. There's a famous passage in the Book of Isaiah, part of which says, **you who have no money, come, buy and eat...**

You can use it to store up for yourself an inheritance in heaven. It can and should be used by you, as a shrewd steward, to prepare you for your final accounting.

**Mammon** can make you **friends**. Not **friends** on earth, who only hang with you for your money. **Friends** in eternity. **When you fail** means when you die. If you have been a shrewd steward over **unrighteous mammon**, you will be received into heaven by many **friends**.

Who are they? They are all of those who have in any way benefited by your use or giving of **mammon** to further the Gospel of Jesus Christ.

Sometimes I say that we don't talk about money here at Calvary Chapel. What I mean is that we do not beg you for money, or manipulate offerings. We talk about money a lot – whenever the Bible mentions it, as it does here.

God wants you to invest your money in the furthering of His kingdom on earth. He can, and will, further His kingdom without your financial involvement. But He's giving you an opportunity to invest your money in ways that will pay you eternal dividends. You should give to the Lord's work.

How much should you give? In the New Testament, the question isn't *How much?*, it's *How?* You're not given a percentage, but are told to give joyfully... regularly... generously...and sacrificially. If you want a percentage – a tithe, or 10% - was a good, solid figure in the Old Testament. It's a good place to begin.

While I would never suggest anyone will be sad, or deficient, in heaven, I must point out that Jesus said some people will have more **friends** there than others – based upon their use of mammon. We learned in Chapter Fifteen that heaven – although perfect – is a place where joy can increase. You can know a greater level of joy, an increase of joy in heaven, based upon your investment.

Remember: It's not based upon the total amount you invest. It's not a dollar amount. It is based upon your faithfulness in giving to the Lord's work in your particular situation - joyfully, regularly, generously, and sacrificially.

In light of this story, look at your checkbook and ask yourself, *Am I a squandering steward? Or, Am I a shrewd steward?*

Second, you can be shrewd with your **mammon** by being faithful:

**Luke 16:10** He who *is* faithful in *what is* least is faithful also in much; and he who is unjust in *what is* least is unjust also in much.

Luke 16:11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Luke 16:12 And if you have not been faithful in what is another man's, who will give you what is your own?

It is a bedrock spiritual principle that you must be **faithful** in small things before you can be trusted with larger things. The opposite is true: if you are **unjust** (or not faithful) with a little, you'll squander a lot.

Jesus applied that principle to mammon. If you will not use the resources of the earth, which are temporary and perishing, to further the kingdom of God for eternity, then you should not be trusted with greater spiritual resources.

Jesus refers to earthly resources as that which is **another man's**. He probably means to emphasize the temporary nature of earthly resources. Your money, and all it can acquire, will one day belong to **another man**. In other words, you will die, and pass it on.

You can't take it with you; but you can make it work for you, investing it in shrewd ways that will reward you in eternity.

If you are struggling spiritually, Jesus would suggest you audit your financial life. Are you investing in His kingdom? If not, He cannot entrust greater spiritual responsibility to you.

Third, you can be shrewd with your **mammon** and have fealty. OK; fealty is a weird word – *but it's the right word!* *Fealty* is the loyalty and allegiance that you owe to your Master.

Luke 16:13 “No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”

Another basic, bedrock spiritual principle is that you were created to serve. If you do not serve God, you will serve something, or someone, else. You cannot be independent; you cannot be your own god. That was the desire of Lucifer; and it was the lie he told our parents in the Garden of Eden. You see the problems it has caused – believing we could be our own masters.



When God is your master, **mammon** is your servant. If God is not your master, **mammon** will be – and you will waste your life, rather than invest it.

### Applying the Word

Every Christian desires to hear Jesus say to him or her, **Well done, My good and faithful steward**. Since you will give an account, it only makes sense to constantly audit yourself in preparation. In eternity, it will seem only obvious you should have been shrewd with your resources, rather than squander them.

Only you can accurately audit your own life. And only with God's assistance. If you want to apply these things... Take a long, hard look at how you spend your money; if you give any money to the Lord's work; how much money you give. I'll say it again: The New Testament guidelines for giving are that it be joyful, regular, generous, and sacrificial. It's not so much based on percentage of income. All of us have some **mammon** to either squander, or shrewdly invest.

If you are not a Christian... **Mammon** is your master. You are its servant, and will eventually be its slave. Jesus is going to tell another story, in just a few verses, about a certain rich man and a certain poor man. I'll spoil it for you and tell you how it ends: They both die, but they go to different destinations. The poor man is carried to heaven, while the rich man goes to Hades. **Mammon** was his master; he would be its slave for all eternity.

If you have never given your life to God, you are repeating the mistake of Adam and Eve who listened to the lie that you could remain independent. You cannot. So, I encourage you, Choose today whom you will serve – God or **mammon**.