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Mammon: Are You its Steward or Servant?

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- I. **Intro:** [with a British accent] “Welcome to the life-styles of the rich and famous!” are the words that begin a popular TV show hosted by a man named Robin Leach.
 - A. The show (as its intro suggests) is an insiders view of the life-styles of rich and famous people.
 - B. People are curious about how rich people use their money so they watch the show. Maybe they even start to think about what they would do with the money if they had it to spend!
 - C. You don’t have to have a lot of money before you have to decide what to do with it though.
 - D. Everyone faces the question of what to do with their money. From kids with allowances to billionaires.
 - E. As Christians we have to admit that if we want to use our possessions right we had better see what God has to say about it.
 - F. And it should not be surprising that he has a lot to say about it!
 - G. Today we are going to look at what a small passage in Luke has to say about it.
 - H. “No other NT writer speaks out as emphatically as does Luke about the Christian disciple’s use of material possessions, wealth, and money.” (Fitzmyer, p. 247)
 - I. In chapter 16 Jesus directs a parable to the disciples but with the Pharisees still able to overhear it. (vs 14)
 - J. Following the parable are additional instructions and warnings that all relate to the correct use of wealth.
 - K. Through this passage we are exhorted to put our possessions to prudent use by helping the needy and to avoid becoming enslaved by the desire for more money.
- II. The parable of the unrighteous manager shows us that we should be willing to use our money in the present for the sake of our future. Verses 1-9
 - A. Upon an initial reading of this parable we are left with many difficult questions unanswered in our quest to understand it. These include:
 - 1. Wasn’t the manager’s “shrewd” plan dishonest?
 - 2. Why did the master praise his manager in the end?

- B. It is difficult (and perhaps impossible) to find answers to these questions without considering the relevant background material.
1. The rich man here would probably have been the owner of a large estate (i.e. an absentee landlord) somewhere in Palestine. (Fitzmyer, p. 1099)
 2. Managers were “often, but not necessarily, slaves born in the household who were especially trained and tested in the supervision of the farm-estate.” (Fitzmyer, p. 1099)
 3. A person assigned such a position would have considerable legal powers. (Marshall, p. 617)
 - a. He would be able to act in the name of his master in transactions with third parties.
 - b. He would be able to lend his master’s property out to others at a commission or an interest. (Fitzmyer, p. 1097)
 4. He would need to show competence, fidelity, and good will toward his master which seems to be “precisely what is lacking in the manager of this parable.” (Fitzmyer, p. 1099)
 5. The master had received reports that his manager had “squandered his possessions.” The master confronts his manager with the reports of this wasteful use of his property.
 6. The manager is fired on the spot and told to hand over the “paper work” detailing the accounts. This would facilitate the transfer of responsibilities to the next manager.
 7. The manager makes no defense; he is silent before the accusations. By this he seems to admit his guilt. (Bailey, p. 97) He doesn’t even reflect on how he can get his job back.
 8. Recognizing his predicament the manager considers his options: (verse 3)
 - a. He will not easily find another job as a manager.
 - b. “I cannot dig” since he had been trained for a “white-collar” job he is unprepared for hard, physical labor. (Fitzmyer, p. 1100)
 - c. He is ashamed to beg.
 - d. Seeing no future chance of employment he will have no future unless he does something quickly. (Marshall, p. 618)
 - e. You can understand his anxiety if you have ever made a mid-life career change.
 9. When he realizes what he will do instead of giving us his plan we are shown it as it unfolds. (vs 4-7)
 - a. As he summons each one of his master’s debtors we are shown two sample transactions as representative cases.
 - b. His plan is to do something for them so that when he has handed over the books and his dismissal has been finalized they might “receive him into their homes.” Verse 4a

- c. The debtors were probably merchants who had received goods on credit from the estate and had given promissory notes (IOUs) in their own handwriting to the manager. (Marshall, p.618)
 - d. Interest on money was contrary to Jewish law but if the interest was in terms of a commodity it could be rationalized. (Liefeld, p. 987)
 - e. Frequently, only the amount owed (i.e. the principal plus the interest) was indicated in the promissory note thus hiding the interest in the total. (Fitzmyer, p. 1097)
 - f. This interest was not owed to the master but was charged by the manager. (Fitzmyer, p. 1101; Liefeld, p. 987)
 - g. Each debtor was asked how much he owed. By their response they affirmed the amounts written on the promissory notes. (Bailey, p. 101)
 - h. Each in turn is told to write out a new promissory note for a lower total amount due.
 - i) This lower amount was actually the total owed the master minus the manager's interest or commission.
 - ii) In the case of the oil the interest turns out to have been 100%! (You think that **our** interest rates are high!)
 - iii) However, such a high interest rate would not have been impossible under oriental conditions. (Fitzmyer, p. 1101; Marshall, p. 619)
 - iv) Especially for consumer goods (grain, wine, salt, oil, beer, etc.). (Fitzmyer, p. 1101; Marshall, p. 619)
 - v) The interest for the wheat turns out to be more reasonable: only 25%! This amount was common. (Fitzmyer, p. 1101)
10. When the master found out about the actions of his manager he praised him. (Verse 8a)
- a. Not that the manager was commended for an act of dishonesty but that the dishonest manager was commended for an act of prudence. (Liefeld, p. 988)
 - b. The manager saw the urgency of the situation and reacted sensibly. (Marshall, p. 620)
 - c. The solution to his problem: for the hope of a secure future he was willing to give up his interest or commission on the amount due.
 - d. The master did not lose anything because the interest was to be paid to the manager not the master.
 - e. By forfeiting the interest he hoped that he would gain the favor of his master's debtors who would then be more inclined to take him "into their homes."
 - f. He was wise enough to give up a short term gain for a long term one.
 - g. He realized how best to use what material possessions were his in order to ensure his future security. (Fitzmyer, p. 1098)

C. Jesus comments on the parable. (verse 8b)

1. Implied: The manager of the parable is an example of a “son of this age.”
2. He contrasts “sons of this age” with “sons of light.”
 - a. “sons of this age”:
 - i) People who belong to this evil age.
 - ii) “Connotes individuals whose outlook is totally conditioned by this world/age and have no care for the godly aspects of human existence.” (Fitzmyer, p. 1108)
 - b. “sons of light”:
 - i) “People who belong to and are destined for God’s kingdom of light. (Fitzmyer, p. 1106)
 - ii) Eph. 5:5-10 is an exhortation to walk as sons of light. Verse 9 says, “the fruit of the light.”
3. Jesus scolds the “sons of light” for being less alert to their own situation in terms of their relationship to the kingdom of God than worldly people are in their dealings with each other. (Marshall, p. 620)

D. Jesus applies his teaching. (verse 9)

1. The manager in the parable is seen as a model for us as Christians in that we should be wise in the use of our material possessions.
2. “make friends by means of the mammon of unrighteousness”
 - a. “mammon” means all of one’s material possessions including money.
 - b. **Not** “recommending the use of dishonest means to attain a good end.” (Fitzmyer, p. 1107)
 - c. “mammon of unrighteousness” is the worldly wealth as opposed to heavenly treasure. (Marshall, p. 621)
 - d. “make friends” by using it wisely and giving it to help the needy.
3. “when it fails...” is used wisely because “one day wealth will come to an end; there will be none left” (Marshall, p. 621) says possibly yet in this life but surely at death.
4. Remember the unrighteous manager who realized this almost too late!
5. The purpose is “that they may receive you into the eternal dwellings”.
 - a. Who are “they?” Probably God. According to Jewish custom it was an indirect way of referring to God.
 - b. “eternal dwellings” refers to something permanent; where God dwells (i.e. heaven).
 - c. Therefore, God will receive you into heaven.

6. Does this sound too much like salvation by works? (i.e. Give money to the needy so that you can get to heaven?)
 - a. No. “Jesus makes it quite clear that it is the attitude of the heart to God that ultimately matters and not any outward show of giving charity.” (Marshall, p. 622) Luke 21:1-4
 - b. Be very careful because one way or another our attitudes **will** show forth in our actions (or sometimes in our **lack** of our actions)!
 - c. James 2:14-17 says, “faith, if it has no works, is dead”
 - i) Although “works” can be done without faith, they are meaningless in God’s eyes. Heb. 11:6
 - ii) Likewise, faith without corresponding “works” is empty and meaningless.
 - iii) The line from a song says, “faith without works is as good as a screen door on a submarine!”
 - iv) The giving of one’s material possessions “is a testimony to the **reality** of discipleship and self-denial”. (Marshall, p. 622)
- E. How can we apply this parable? How can we be wise in the use of our material possessions?
1. Needless to say, this is a very important question in our age of radical materialism.
 - a. We as the Church are not automatically immune to the world’s influence. We underestimate the power which the materialism so rampant all around us has in our own lives.
 - b. We need to ask ourselves, “Are we making prudent use of our money or are we getting caught up in the materialism that so thoroughly pervades our society?”
 2. First, we need to realize that it is very easy to rationalize about our own attitudes so we need to be totally honest with ourselves and constantly examine our use of possessions.
 3. We should have the same attitude the manager in the parable had: Use our material possessions for the sake of our future. Luke 6:24-25a, 35, 44-45
 4. We are not to befriend the mammon but to be prudent and use it to benefit others. (Brown, NIDNTT, vol. 2, p. 837)
 5. Although I am still working through this myself and I don’t know where I’d draw the line, I think that we really do need to give more of our money and possessions for the sake of those in need.
 6. Doesn’t it seem somewhat demented that we who have such abundance can only think of what we want to get next?! How soon we forget the needy.
 7. Second, we need to consider the needs of others before we consider our own desires. James 2:15-16 again.

Consider:

- there are needy people within **this** church
 - organizations like local food banks, Salvation Army, etc.
 - organizations like World Vision and World Relief
 - missionaries and mission organizations
8. These are better than IRAs! Investments for the benefits of others have **eternal** “returns!”

III. Verses 10-12 is the second lesson about material possessions. We should be faithful stewards with what God has entrusted us with.

A. Verse 10 says we understand that a person who is unfaithful in small things cannot be trusted with big ones. We use this principle all the time:

1. We give children little responsibilities to see how they handle them before we trust them with bigger ones.
2. You do the same thing when you hire someone to work for you.
3. When you are getting to know someone you share small things with them to see how they deal with them before you trust them enough to share your deep **secrets!**
4. If they “blab” little things all over you can be guaranteed that they will increase their efforts to do the same when it comes to juicier things!

B. God operates the same way with us. Verses 11-12

1. We are stewards of our material possessions. God is the owner of them.
2. Two implications of the general saying in verse 10 are made in verses 11 and 12.
3. “Being unrighteous in a very little” is equated with “not being faithful in the use of unrighteous mammon”. (Here, again, not wealth dishonestly acquired or used but worldly wealth as opposed to heavenly treasure.)
4. “Being unrighteous in a very little” is also equated with “not being faithful in the use of that which is another’s”.
5. So in verse 11 Jesus is saying, “If you can’t handle ordinary possessions how can you handle what is really valuable?!” (That which has a permanent and abiding quality in the life to come.)
6. And in verse 12, “If you can’t handle what belongs to another (God) how can you handle what might become yours?!” (Fitzmyer, p. 1107)
7. The ordinary possessions that are not really ours anyway are contrasted to the eternal treasure of heaven which will truly be our possession!
8. Through the use of these questions Jesus calls us to prove ourselves faithful in the little thing of wise stewardship of the ordinary possessions that God has placed in our care.

C. How can we be faithful now and thus prove ourselves to be trustworthy?

1. First, we need to remember that worldly possessions have no eternal value. Only in how we use them do they have any eternal significance.
2. Second, we need to remember that they belong to God not to us. We should seek to use them the way God would want them to be used.
 - a. This has recently been illustrated negatively by the reports about Jim and Tammy Baker and their mishandling of the gifts given to PTL.
 - b. We rightly ask, “How could he have accepted \$1.2 million last year knowing that the money came from people who sincerely wanted to give to the work of the Lord?”
 - c. The cars, the houses, the air-conditioned dog house: But I wonder how many of us wouldn’t do the same thing if we had been in Jim Baker’s shoes?
 - d. Maybe we **are** doing the same thing right now only on a smaller scale (which doesn’t make it any better).
3. As stewards of what God has entrusted us with we are his intermediaries for showing mercy and helping those who are needy.
4. David Mains of the “Back to the Bible” radio program developed a prayer to be prayed daily during their 50 day spiritual adventure series:

“Your Majesty, Thank you for what you have entrusted to me to manage on your behalf. These possessions, these resources, these gifts are not mine, but yours. Give me the wisdom I need to make them available for the work of your kingdom. I am honored to be your subject. Amen.”
5. Consistently praying something like this and cultivating this perspective can help us:
 - a. To become sensitive to needy people (whether they live next door, across town, or on the other side of the world), and also can help us.
 - b. To be willing to help meet those needs when we become aware of them.

D. Do you possess your possessions or do your possessions possess you? Don’t let your possessions possess you!

IV. Verse 13 is the third lesson about material possessions. Chose only one: Serve Mammon or serve God!

- A. This is a very radical saying!
- B. This is to be regarded “both as a warning against being unfaithful in God’s service and as a warning against being enslaved by mammon.” (Marshall, p. 624)
 1. As a person can have two different employers today, one can **have** two masters (both God and money) but we cannot **serve** them both! (Liefeld, p. 989)
 2. A person can render exclusive loyalty and service to only **one** master.

- a. You cannot at the same time and with the same devotion serve two masters. (Fitzmyer, p. 1110)
- b. The tendency is to “love one more than the other, or at least to be devoted to one and to despise the other.” (Marshall, p. 624)
- 3. Service to God connotes an honorable dependence and devotion.
- 4. While service to Mammon connotes an enslavement to procure it and all that that entails. (Fitzmyer, p. 1111) I Tim. 6:10
- 5. “Mammon inevitably becomes the master (or a god) if a man tries to make himself its master by acquiring it for its own sake.” (Brown, NIDNTT, p. 838, vol. 2)
- C. God demands exclusive loyalty, therefore, we must choose between the two.
- D. Do you work for money or do you work for God? Do you work to get money or do you work to serve God?
- E. If making money so that you can save it and spend it is what your life is centered around then you are not serving God you are serving Mammon.
- F. If this is true of you today don’t despair.
 - 1. Recognize it for what it is: sin.
 - 2. Repent and seek God that you might be released from your slavery.
- G. Don’t let worldly goods and whatever pleasures they may bring keep you from serving God.
 - 1. Luke 9:25 says don’t risk losing your soul.
 - 2. If you serve anything else other than God it will ultimately destroy you.
- V. **Conclusion:** This passage contains three main points concerning the proper use of and attitudes toward possessions.
 - A. We should consider the use of our possessions to benefit others now as investments for the future.
 - B. We should be faithful stewards with the possessions God has entrusted to our care.
 - C. Lastly, we need to be determined to serve God and not Mammon.
 - D. When you get home today or even as you get into your car begin to see your possessions as they really are:
 - 1. non-eternal items that God has temporarily placed in your care
 - 2. to be used wisely for the benefit of others (not to be hoarded for its own sake.)
 - E. Which one is going to govern your life? Which one are you going to serve? Choose God!

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