



The Use and Abuse of Money Luke 16

Introduction

A person's relationship to money is inevitably one of his or her most important relationships. Indeed, it may be THE most important. Its importance cannot be overstated. Jesus mentioned money quite often, though He had no love for it at all. The apostle Paul called the love of money *a root of all kinds of evil* (1 Timothy 6:10). In Luke 16, Jesus teaches the disciples about money by telling two stories. They are not called parables, so they may have been true. Both begin with the words, "*There was a certain rich man.*"

Outline of Luke 16

- I. The Shrewd Steward - Luke 16:1-13
- II. The Shaky Structure - Luke 16:14-18
- III. The Switched Roles - Luke 16:19-31

I. The Shrewd Steward - Luke 16:1-13

It was common for the wealthy to have stewards, hired or slave, who managed their business and household affairs. A steward held a position of trust and had great, almost unlimited authority. Joseph held such a position as overseer of Potiphar's household (Genesis 39:5-6). Leaving financial matters in the hands of a steward, the rich were then free from concern.

In Jesus' story, "*There was a certain rich man who had a steward.*"

A. Accusation - Luke 16:1

This rich man received a report accusing his steward of squandering his goods. As in the case of Joseph, we do not know if the employer believed the accusation, but he had to act upon it.

B. Confrontation - Luke 16:2

He asked the steward, in almost friendly fashion, "*What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.*" Once the accusation was made, the trust was broken and the steward's position became untenable. It was an exit interview, which the steward understood very well. But first he had to give account. We must all give an account one day (Romans 14:10-12).

C. Consternation - Luke 16:3

The steward wondered what he would do. He ruled out

digging and begging. He was evidently unfit for day labor and was ashamed to beg. He thought of a plan and resolved to take a chance, a long shot.

D. Implementation - Luke 16:4-7

He thought of a way to make himself welcome somewhere until he found another position. He used what authority he still had to do something that would benefit everyone. He called his master's debtors, had them declare their balance (which he knew) and offered to settle their debt for half the amount. They all knew a bargain when they heard it and gladly paid. Consequently, his master, the rich man, had at his disposal a bit of quick cash which might otherwise have been a long time coming.

E. Commendation - Luke 16:8

The rich man was astute enough to recognize and commend the steward's shrewdness. He had taken a bold step which meant no immediate gain for him, but fostered relations with the debtors and pleased his master who now had good relationships with all who owed him.

F. Jesus' Applications - Luke 16:8-13

1. Act wisely in your own interest - 16:8

Jesus' first application is that those who are worldly are better at acting in their own interest than are God's people, "*the sons of light*". The issue is not selfishness, but practical wisdom and good sense. Believers can learn practical lessons from people with no church connections. If we do not, it is possible to be so heavenly minded that we are no earthly good. If we cannot judge what is good for ourselves, our judgment is questionable. Later on, the apostle Paul ruled that anyone who wants spiritual authority must first have his or her own house in order (1 Timothy 3:4-12).

2. Build Relationships - 16:9

"Make friends for yourselves by unrighteous mammon." On the surface, this sounds as if Jesus says to use money to buy friends, but that would misconstrue His meaning. There is disagreement as to exactly what He meant, but He might have meant that a good use of money is to build relationships, as in Proverbs 17:8, 18:16, 21:14. This is certainly preferable to spending money on superfluous "things". It invests money in people rather than in ourselves. Are you known as a

thoughtful, generous person because you take friends to lunch, remember birthdays and anniversaries, pick up small gifts for people at home when you travel, invite the neighbors in, or is all your money spent on yourself? The results of generosity can be eternal. People are reached for Jesus Christ through friendship evangelism. Notice that they may receive you into an everlasting habitation (home), as well as an earthly home. What is it worth to be greeted in heaven by someone in whom you invested a little money on earth?

3. Be faithful in little things - 16:10

"He who is faithful in what is least is faithful also in much." The issue is character and integrity. A famous comedian once said he always gave his best performance whether for a full house or an audience of one or two. The reverse is also true. *"Who is unjust in what is least is unjust also in much."* We are not different people in different situations. If we try to be, the charade eventually is seen.

Editors note: Pearl Hamilton, the writer of these lessons, was known to be one who always gave her best whether teaching an auditorium filled with people or a small Bible study group. She was once heard to comment that she would always stand to teach and deliver her talk even if God brought only one person. Pearl was faithful! She was a beautiful example of Colossians 3:23, *And whatever you do, do it heartily, as to the Lord and not to men.*

4. Prove ability to handle spiritual riches - 16:11

"If you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?" Mammon stands for material possessions, or that which is obtained with money. It is unrighteous in comparison with spiritual values, the true riches. Money has no value to God. It has no value in heaven. Its only value is on earth and then only in terms of what it can do. The Spanish conquistadors found the Aztecs playing with gold nuggets as toys, oblivious of the value they held for the Europeans. We agree, even today, on how much value gold, silver, gems, bread, eggs, and so on will have. If you are careful with material things, it is a good sign you will be careful with spiritual things.

5. Prove responsibility for other's things - 16:12

"If you have not been faithful in what is another man's who will give you what is your own?" The issue is again character and integrity. Do you return what you borrow? Do you return it in good condition? Do you guard someone else's reputation as you do your own?

G. Jesus' Conclusion - Luke 16:13; Matthew 6:24

Jesus concludes, *"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."* Only one thing can be first. When God is served first, money falls into its proper place. When materialism, or riches, are served first, God is ignored. Which do you serve in energy, in time, in devotion?

II. The Shaky Structure - Luke 16:14-18

Luke writes, the Pharisees...*were lovers of money.* Listening in, they understood what Jesus was teaching and "turned up their noses at Him", as the text literally says, so Jesus now turned to them.

A. Justified Themselves - Luke 16:15

The Pharisees had many explanations for the importance of money in their lives, but Jesus pointed out that they overlooked two things. First, God knew their hearts and second, the things they highly esteemed He considered an abomination. Do you accept the world's priorities? How important are success, fame, prestige, appearance, pleasure, and possessions to you? Do you value what God values, doing justly, loving mercy, and walking humbly with God (Micah 5:8)? How much do you love prayer, Bible study, visiting the sick, orphans and widows, controlling your tongue, and living a morally pure life (James 1:26-27)? Will you ask God to help you love the things He loves?

B. Violated the law - Luke 16:16-17

"The law and the prophets were until John. Since that time the kingdom of God has been preached, and everyone is pressing into it." John the Baptist was the last of the Old Testament prophets. Jesus was ushering in a new era which would be established by His death on the cross and resurrection. In that, He fulfilled all the law, for none of God's Word can be left unfulfilled. *"It is easier for heaven and earth to pass away than for one tittle of the law to fail."* (The "tittle" was a tiny brush stroke.) Meanwhile, scores of people were already eagerly entering the kingdom of God, and the Pharisees were oblivious to it.

C. Tolerated Low Marriage Standards - Luke 16:18

It is possible that this verse is out of context, but perhaps not, for the Pharisees held varying opinions on marriage, even though the law was clear. They tried to make Jesus take sides (Matthew 19:3), but the only side He took was the side of the Word of God.

Luke 16:18 sums up in one sentence the teaching on marriage in Matthew 5:31-32; 19:3-12; Mark 10:1-12; and that which the apostle Paul would later give in 1 Corinthians 7:10-11. God's original standard for marriage given in Genesis 2:24 has not changed, *"Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh."* Neither have His love, mercy, and forgiveness changed. Anyone who has not kept the standard can confess their failure and ask God to bless their present marriage, or, if they have not remarried, to enable them to live triumphantly as a single person.

III. The Switched Roles - Luke 16:19-31

Jesus contrasts two different lives.

A. "A certain rich man" - Luke 16:19

The first is *"a certain rich man who was clothed in purple and fine linen and fared sumptuously every day."* The rich man has come down to us as Dives (Dives), Latin for rich. He lived the good life. His lifestyle was extravagant daily. "It is of great importance that it follows closely the teaching concerning mammon. One of the most radiant of its lessons is that if a man has wealth it is an absolute sin for him to use it for his own luxury and ease and remain unmindful of the want and needs that lie at his very gate" An Exposition of the Whole Bible, G. Campbell Morgan).

B. The Beggar Lazarus - Luke 16:20-21

The second life pictured is that of Lazarus, a beggar who chose Dives' gate as a place to lie and beg. This may have made Dives uncomfortable, especially since Lazarus was covered with sores and *"the dogs came and licked his sores."* He may have thrown the beggar a coin now and then, or he may have ignored him completely.

Lazarus is the Greek form of the Hebrew Eleazar, meaning "God is my help". He is the only person to be named in the stories and parables Jesus told. Lazarus longed to be satisfied with crumbs from Dives' table. He knew they would relieve his hunger.

C. Two Different Destinies - Luke 16:22-23

Lazarus died and was transported by angels to Abraham's bosom. Dives also died, was buried, and found himself in Hades where he was tormented. But he was able to see Abraham and Lazarus far away.

1. Two Requests by Dives - 16:24-30

In his first request, Dives called to Abraham to have mercy and send Lazarus with water to cool his tongue. Abraham said, *"Remember!"* There is memory, knowledge, and communication after this life. Abraham told him to remember that he had the good life when Lazarus was miserable. Now the tables were turned -- Lazarus was now experiencing good and Dives was miserable. There was no possibility of change. There was a great gulf fixed and there was no passing back and forth. The die was cast.

Dives' second request was to send Lazarus to his five brothers to witness to them. If Lazarus could not help him perhaps he could help his five living brothers. Dives was suffering regret for how he had lived on earth. He wanted to spare his brothers from the same fate.

2. Abraham's answer 16:31

Abraham said, *"They have Moses and the prophets. Let them hear them."* The word of God has all we need to know if we will only believe it.

Dives persisted, thinking that if someone from the dead could only go to them, his brothers would believe. But Abraham told him truthfully that if they would not believe God's word through Moses and the prophets, they would not believe a spectacular appearance of one from the dead.

The Old and New Testament give the same message about our sin and need for a Savior. If people do not repent at the message of the Old Testament, they will likely not repent at the message of the New.

Applications

1. What is your destiny? Have you settled it? When will you? If you are unsure of your eternal destiny, please ask your discussion leader for a Disciplers' Confidence Letter that will explain how you can be sure.
2. Would you rather have a healthy financial worth or a healthy witness? How does your life reflect your answer to this question?
3. Do you know someone who relies upon their wealth, finding their security and satisfaction in money and material things? That person desperately needs your witness. What will you do about it?

QUESTIONS

Questions are based on the New King James Version of the Bible.

DAY ONE: Read lesson notes and references.

1. Give one application from the parable of the unjust steward.
2. What could you do to be commended as the steward was?
3. a. What did you apply to your life this week as a result of studying Luke 16?
b. From what you learned this week, what is the best use of money?

DAY TWO: Read Luke 17:1-2.

4. “*Offenses*” (KJV), “*stumbling blocks*” (NASB), or “*temptations to sin*” (RSV): what is the difference between them and the person who causes them?
5. a. What did Jesus say is preferable to causing a child to stumble or sin?
b. ? (Thought Question) Do you think “*little ones*” could also mean a new believer, or even someone under your authority? Give reasons for your answer (See Matthew 18:4-6; Mark 9:42.)
6. a. In Mark 9:43-46, how important is it to avoid tempting another person to sin?
b. List some things people tempt others to do.

DAY THREE: Read Luke 17:3-6.

7. a. What should you do if you know a believer is doing wrong? See Galatians 6:1.
b. What do you do if he or she is sorry and wants to change?
c. If the person sins and repents seven times a day, what do you do?
8. ♥ (Heart Question) Do you know anyone like that, including yourself?

9. a. What did the disciples think they needed?
- b. What did Jesus say they needed?
- c. Did they need a bigger quantity or a better quality of faith? See Matthew 6:30; 17:20; Mark 9:23.
- d. Do you need this? Explain your answer.

DAY FOUR: Read Luke 17:7-10.

10. a. Do you think the servant thought the master was unreasonable to keep him working until the day's work was done?
 - b. Did he expect to be thanked for everything he did?
 - c. How should your attitude be similar to the servant's in serving the Lord?
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11. According to the following Scripture passages, when can we cease from our labor for the Lord?
Galatians 6:9

1 Corinthians 15:58

2 Timothy 4:7
 12. According to Matthew 25:23 and 2 Timothy 4:8, what will you receive if you run your race and finish your course?

DAY FIVE: Read Luke 17:11-19.

13. a. Who met Jesus in "*a certain village*"?
 - b. What did they ask Him to do?
 - c. What did He ask them to do?
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14. a. At what point were the ten lepers cleansed of their leprosy?
 - b. What did one cleansed leper do that set him apart?

c. What else was different about him?

15. What do you need to thank God for today? How will you express your thankfulness to Him?

DAY SIX: Read Luke 17:20-37.

16. a. According to Jesus, where is the kingdom of God now?

b. ? (Thought Question) Is the kingdom of God visible or invisible? Give reasons for your answer.

17. What did Jesus say must happen before the kingdom of God could come? Give verse.

18. a. ? (Thought Question) What do you think "*the days of the Son of Man*" are?

b. How will life be in "*the days of the Son of Man*" as it was in Noah's and Lot's day?

c. What event will happen suddenly when least expected?

19. How is the swiftness of the event seen in the following verses?

Luke 17:31

Luke 17:32

Luke 17:34-36

20. a. In verse 33, what happens to someone who tries to save his life for himself?

b. What happens to someone who is willing to lose his life for the Lord?

c. What do you think that means?