

## The Heart of the Matter

Luke 16:1-15

Regarding this chapter Warren Wiersbe concludes that it is about money and its proper use. It certainly has application for us. Jesus told around 40 parables and approximately 1/3 of them were about money. In our passage today He has turned His focus from the Pharisees and Scribes in order to address the disciples. Whether it's just the 12 or also includes those who are also His followers is unclear. So before we go any further, please turn to Luke 16:1-15 this morning for our text.

We spend a lot of time thinking about money.  
 We think about how to get it.  
 We think about how to spend it.  
 We think about how to invest it.  
 We think about how to borrow it.  
 We think about how to keep track of it.  
 Some think about how to steal it.  
 If we are short on it, we think more about it.  
 Rich or poor, we think about money.

Jesus wanted to put money in proper perspective and told a story to help us do just that. My message will be about actions that get to the heart of the matter in regard to money. This chapter focuses on the truth that all we have, even our life itself is about stewardship. How we handle the resources entrusted to us is important for it is the test by which we may be given greater resources or responsibility to manage. At the end of the story we learn that we must be faithful stewards.

## I. SOME DISHONEST ACTIONS – v. 1-2

Jesus begins His story by noting that there was a rich man who had a large business operation. We learn in the text that his business was in commodities. We know that two items he dealt in were olive oil and wheat. We also learn that he had hired a manager to take care of his business affairs. We would call him a financial planner hired to

make more money for the estate. As a steward he was responsible to oversee everything related to the business. The owner identifies a concern. We read about it in verse 1.

## A. A Reported Accusation – v.1

The steward or business manager was accused of wasting his goods. Accuse is a word that means to throw through and suggests a verbal assault, to slander by gossip. It stresses the act of what was done rather than focusing on the person. It is to find fault or blame and bring charges whether formal or informal against another based on those actions. What is said brings damage to character or reputation. The words slander and accusation come from the same root word in the Greek.

Someone came to the owner and told him about the dealings of the manager. He brought a serious accusation. Whether it was firsthand knowledge or something he heard from someone who heard it from someone is unclear. Maybe it was the book keeper who was told to cook the books. Maybe it was another employee told to give an improper accounting of the product delivered. When the owner heard about it, the news was just gossip, but news that needed to be acted on.

In one place I worked they were doing a building project and an accusation was made against one of the maintenance guys who ordered more lumber than necessary and took the extra home to do his own project.

A serious accusation was brought against the manager to the owner. We find out in the verse what the accusation was. He was wasting the owner's possessions. It means to scatter abroad or to squander. It can also mean to spend without real purpose. Maybe he reasoned that since it didn't belong to him he could be careless with it. The same word is used to describe the actions of the young prodigal.

It wasn't that he was a poor or incompetent manager, he was careless and crooked and the owner of the business heard about it.

Folks, I want to stress in whatever you do as a student or employee or employer or as a consumer, whatever, we are to live lives above reproach so that no one can bring any accusation against us.

Acts 6:3 speaks of choosing men of honest report and full of the Holy Spirit. Let me say this, if you are full of the Holy Spirit, you will be a person of whom it will be said has an or a good reputation.

Acts 16:2 describes Timothy having integrity.

I Peter 2:12 tells us to have honest behavior among others.

Let me ask you this. What do others in your home, our church, your neighborhood, school or work say about you? Could you be accused of wastefulness?

This manager was accused by someone else of being dishonest and wasteful with the owner's goods. Verse 1 tells us about a reported accusation.

## B. A Required Accounting – v. 2

Let's imagine that after hearing the news, the owner had the secretary page the manager to report to his office. Do you wonder what he thought it might be about? Maybe you remember as a kid getting word that your Dad wanted to see you in the bedroom. I knew what that meant. It was not going to end pleasantly. Guilt has a way of making us feel unsettled, tied up in knots not knowing when the shoe is going to fall, but knowing that sometime it is. I like to think it was a long walk to the office.

Look again at what the owner said "What is this I hear about you? Give an account of your management, because you cannot be manager any longer." At this point it's just hearsay. Right there he laid it out on the table and told the manager what he had heard and wanted the manager to account of his actions. Any proof of the accusations would

become evident. Account here is the word *logon* meaning word and here it means to give a reckoning by word of mouth. The owner wanted a verbal accounting of his actions regarding the possessions he had wasted.

The verse indicates that the allegations were serious enough that even if he was found innocent he would still be fired.

Folks, Paul reminds us that there is coming a day in which we will give an account to the Lord.

"For we will all stand before God's judgment seat. It is written: 'As surely as I live,' says the Lord, 'every knee will bow before me; every tongue will confess to God.' So then, each of us will give an account of himself to God." (Romans 14:10b-12)

II Corinthians 5:10 "For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad."

## I Corinthians 3:10-15

At that time when we give an account, what will we say? An accounting is required. The manager had some dishonest actions.

## II. SOME DELIBERATE ACTIONS – v. 3-9

What would you do if you got caught with your hand in the proverbial cookie jar? This manager did some fast acting. Before word got out that he had been fired, he made a few calls to some suppliers.

## A. A Clever Arrangement – v. 3-7

He was in a pickle and needed to act quickly. This guy was now without a job. It's too late now, but he could not go back and undo what he had done. He was guilty and the consequences were leading him to the unemployment line. He recognized his

dilemma and the need for fast action on his part. But he also recognized a physical barrier. He was not strong enough to do manual labor. Then there was the social barrier – he was too ashamed to beg. Maybe he should have thought about the consequences before he acted foolishly.

Maybe you have heard the old saying that desperate times deserve desperate measures. That’s where the former manager found himself.

He considered his plight and formed a plan, it was a clever arrangement. Listen to how one author explains it. “The dishonest manager had no scruples against using his position for his own benefit, even if it meant cheating his master. Knowing he would lose his job, the manager planned for his future by discounting the debts owed to his master in order to obligate the debtors to himself. He was shrewd enough to use the means at his disposal to plan for his future well-being.” One debtor owed 800 gallons of olive oil. It was the product 450 olive trees would produce in a year. It was about three year’s wages. He was told to cut it in half.

Another debtor owed 1,000 bushels of wheat or an approximate yield of 100 acres. That was 8-10 year’s wages. It was a significant amount. The purpose being that now instead of being indebted to the owner they would also be indebted to the manager. It was a clever arrangement. Notice how the owner responded. It was a curious approval.

#### B. A Curious Approval – v. 8-9

In the story Jesus told, the owner commended the dishonest manager for his clever actions. He commended the manager even though he was again cheated. He was not praised for doing something good, because even the second action was just as wrong as the actions that got him fired. He was commended for planning ahead to secure his future.

Jesus’ instructions to the disciples was clear. He taught them that money should be used for kingdom purposes, material goods should be used for future spiritual benefit. Jesus then gave three principles that are important for us today.

Now before we go any further I want to ensure you of two things that Jesus is NOT teaching here. First, He is not teaching that you should buy friends. That’s what the prodigal son did and that didn’t work out so well in the end for him. Second, He is not teaching that you can buy your way into heaven.

Jesus makes it clear that money should not be used for selfish purposes but for eternal blessings.

We find the first principle in verse 9. “Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” That sounds like buying friends for personal benefit, but I assure you that’s not the intention here.

A Wall Street article had this to say: Money is “an article which may be used as a universal passport to everywhere in the world except heaven, and is a universal provider for everything except happiness.”

So here’s the principle Jesus is giving in this verse: use money to win people to the kingdom of God. We are to use our resources for the kingdom of God instead of storing it up or serving it. Please don’t misunderstand me here. It is not suggesting that planning for the future is wrong like you shouldn’t save for retirement. I am saying that the focus should be on what is eternal because that has lasting value.

When we focus on using our resources to see people come to know Christ and people get saved, then in the end when we get to heaven they will welcome us in God’s kingdom just as the manager would be welcomed by those whose bills he cut. A wise use

of wealth can be the means of leading others to the kingdom of God as they hear and accept the message of salvation.

The Board is in the process of finalizing the budget to be voted on in June. Over the past number of years we have committed ourselves to trusting the Lord when it comes to missions and each year have tried to stretch our faith as a church by increasing the percent of the budget given to missions. I hope I'm not jumping the gun a little, if so the Board can chew me out later, but we will be proposing in the new budget that 24.6% of the budget go towards missions. We have tried to increase that amount each year. Now, that said, and Randy can correct me if I'm wrong, but giving for this year is above our budget to date. Here's the thing, if we end the year ahead of budget, a percentage of whatever amount we are over will go to missions on top of what was budgeted.

We want more of the resources you give to go toward missions. We want more resources to go toward reaching people with the gospel. Whether it's for monthly support or special needs that come up from time to time like materials, or equipment or plane tickets for our missionaries, whatever it is, it helps others around the world hear about Christ.

When you give stuff for Operation Christmas Child or Lacasa it's a way to share the gospel.

When you give toward Bibles for the Gideons, it's a way to share the gospel.

When you give bottles, it's a way to send Bibles to other countries.

A song came out maybe 30 years ago that expresses the truth of this verse.

Thank you for giving to the Lord,  
I am a life that was changed.  
Thank you for giving to the Lord,  
I am so glad you gave.

CCLI 1292471

At the beginning of the month we were given this wonderful opportunity to match a \$5000 gift toward missions. We have one more week and we are praying that God will touch hearts to give so that through these gifts incredible things can be done to reach people with the Gospel. If you have already given, let me say thank you, but let me also challenge you to pray and ask God if you can give more, to trust Him to provide both for giving more and that He will meet whatever tangible needs you might have right now, all to reach people for Christ.

Even in our finances we need to learn to trust Him with all our heart. It's easy to look at bills and other expenses and then to look at income and make decisions about what we give. But God wants us to trust Him and not our wallet. We are talking about Kingdom living and Kingdom giving.

In II Corinthians 9:6-7 Paul uses the metaphor of sowing and reaping. If you sow a little, you will reap a little. If you sow much, you will reap much. Again the principle is thinking about others rather than of self. That passage tells us -  
We are to give what we purpose in our heart.  
We are not to give reluctantly.  
We are to give cheerfully.  
We are not to give because we were coerced.

In Jesus' story there were deliberate actions. We are to act deliberately as well as we think about how it can impact someone for eternity.

There were some dishonest actions.  
There were some deliberate actions.  
There were some devoted actions.

### III. SOME DEVOTED ACTIONS – v. 10-13

The first principle or application Jesus teaches is that we should use money to win people to the kingdom of God.

Next, consider a devotion that is authentic.

### A. An Authentic Devotion – v. 10-12

Here's the second principle or application. If we are faithful in using the resources God has entrusted to us, we will be faithful with greater resources. That was not the case with the dishonest manager, but I also want to say that isn't always the case with someone who is faithful. God may keep that person right where he or she is. He alone has His reasons for giving one faithful person added responsibility while another faithful person He keeps right where they are.

It really boils down to character. When I was in 5<sup>th</sup> grade I was selected to run the projector when we had a movie that would be shown in class. I got to go down to the AV room get the projector, set it up and show the movie. After a while I was given the responsibility to do the same for the younger classrooms.

During Paul's missionary journeys he spent time preaching Christ and planting churches. Because he was called to spread the gospel it meant that he had to train individuals to step in and take responsibility for leading those churches. One such man was Titus. He was sent by Paul to Crete because they were in trouble and needed some godly guidance to help the believers grow in their faith. It wasn't a glamorous assignment so Paul wrote a letter to Titus to encourage him to remain faithful.

F.B. Meyer said, "Don't waste your time waiting and longing for large opportunities which may never come. But faithfully handle the little things that are always claiming your attention."

In a message Pastor Paul Chappell said "It is not bad to have dreams and goals of doing great and mighty things for God, but it is wrong for pride to be our motivation and to wish for more visible and more seemingly important things to do in God's work. If our goal is to be seen by men, then the

words of Jesus in the Sermon on the Mount are most apropos "that will be your reward."

If you are not faithful in a little, you will not be faithful in much. The thin veneer of selfish ambition will wear away soon enough and one's real character will be revealed. Our real character cannot be hidden for long. We must have a devotion that is authentic.

Verse 13 reveals a third principle as we consider there must be a devotion that is absolute.

### B. An Absolute Devotion – v. 13

The first principle is to use our resources to win others to Christ.

The second principle is to be faithful in using the resources God has given us.

The third principle is this: we cannot serve two masters. That simply means we cannot have divided allegiances. We cannot serve God and money at the same time. Jesus makes it very clear why that is not possible.

We will hate one and love the other.

We will be devoted to one and not to the other.

Jesus also said that where our treasure is that's where our heart will be. If it's on God, then we will use our resources to invest in Kingdom pursuits. If it's on money, then we will use our resources to try and satisfy our selfish desires. We cannot serve both at the same time.

James said the same thing in a different way. "You adulterous people, don't you know that friendship with the world is hatred toward God? Anyone who chooses to be a friend of the world becomes an enemy of God." (James 4:4)

That's a pretty harsh statement, but it's so true. Love for money will drive you from God, it will be like committing adultery. But love for God will diminish your desire to be consumed by money.

I Timothy 6:10-11

I Peter 1:4

Let's boil it down and ask it from this perspective: Do you want to pursue a legacy that is earthly or eternal? Is your treasure in this world or in another world?

The wise way to store up treasure in heaven is to use it for God here. (Acts 2:42-47; Acts 4:33-37)

We show our devotion by our actions, actions that are authentic, actions that are absolute.

We have looked at some dishonest actions.  
We have looked at some deliberate actions.  
We have looked at some devoted actions.  
Let's close out this passage but not the message by looking at some detestable actions.

#### IV. SOME DETESTABLE ACTIONS – v. 14-15

Jesus' words cut to the heart of the matter, not for the disciples to whom Jesus was speaking, but to the Pharisees and Scribes who were still listening in on what He had to say. Let's face it. It doesn't matter what Jesus said, they were going to find fault with it. We find out in verse 14 why they were offended. They had a willful attitude.

##### A. A Willful Attitude – v. 14

Luke gets to the heart of the matter when it comes to the Pharisees. They loved money. The KJV says they were covetous. It literally means they were money-loving. Paul used this word when he wrote about the last days, but it sounds an awful lot like the Pharisees with whom Jesus is now talking. "People will be lovers of themselves, lovers of money (covetous), boastful, proud, abusive, disobedient to their parents, ungrateful, unholy, without love, unforgiving, slanderous, without self-control, brutal, not lovers of the good, treacherous, rash, conceited, lovers of pleasure rather than lovers

of God— having a form of godliness but denying its power. (II Timothy 3:2-5a)

Their response was to sneer at Jesus. They assumed wealth was a sign of God's blessing. So they mocked Him. But God is more interested in what's in the heart than what is in the hand. Their response was willful.

Jesus then pointed out an attitude that was wanting.

##### B. A Wanting Attitude – v. 15

Jesus responded by indicating that the Pharisees tried to justify their love for money in the eyes of men, but that didn't matter because while they could pull the wool over the eyes of the people, God still knows the true motives of the heart.

I read recently about a prominent pastor asking his congregation to give \$60 million to buy him a private jet and he was justifying his need. God knows the real motive behind the request. Jesus sums it up in His closing words: "What is highly valued among men is detestable in God's sight."

Loving money leads to a lack of trust in God.  
Loving money is destructive.  
Loving money results in ingratitude and pride.  
Loving money causes people to behave foolishly.  
Loving money robs God.  
Loving money makes us indifferent to the needs of others.

Jesus is calling us to remember that giving helps others come to know Christ.

Jesus is calling us to be faithful in what we have.

Jesus is calling us to serve God.

John MacArthur writes "Conflicting demands will inevitably produce conflicting emotions and attitudes. Those who love money will despise and resent what God demands of them regarding it. But those who love Him will choose to honor Him by

not making earthly wealth their master. Instead of using it to selfishly gratify their desires they will seek to manage the money He has entrusted to them for the salvation of souls to the glory of God.”

John Calvin said “Where riches hold the dominion of the heart, God has lost His authority.”

That was where the Pharisees were at. They were the foolish, dishonest manager.

They attempted to justify their actions.

They sought man’s approval.

They had an evil heart.

*While greedily pursuing riches the religious leaders gave a pretense of righteousness.*

So what can we do to avoid becoming like the Pharisees and at the same time receive a well done from Christ?

## V. SOME DILIGENT ACTIONS

This is our take home as we consider application from our passage. They are principles from the passage.

### A. Make an Eternal Investment

Matthew 6:33 (But seek ye first the kingdom...)

Luke 9:23 (And He said to them all, if any...)

### B. Have Earthly Integrity

Leviticus 19:11 (Ye shall not steal, neither...)

Acts 24:16 (And herein do I exercise myself...)

I want to close by saying this: our text today is a reminder that all we have, even life itself is about stewardship and how we handle it. We must have earthly integrity with an eternal investment. It is about stewardship.

Stewardship of money

Stewardship of time

Stewardship of talents and spiritual gifts

Stewardship of the gospel

Will we be faithful?

I have mentioned already that there will be an accounting of what we have done. Here is the reward for faithful stewardship. “His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’”

(Matthew 25:21)

I Corinthians 4:2, 5 “Now it is required that those who have been given a trust must prove faithful...He will bring to light what is hidden in darkness and will expose the motives of men’s hearts. At that time each will receive his praise from God.”

What kind of steward are you? Will you be commended or condemned? Jesus will get to the heart of the matter.