

## ***REDISCOVER JESUS, PART 60: “LESSONS FOR A FAITHFUL STEWARD FROM A DISHONEST MANAGER”***

**LUKE 16:1-13**

**Ps. Eric Yee**

### **Personal Introduction**

Hi everyone. If you don't know me, my name is Eric and I'm a pastor at HMCC of Jakarta, and it's my privilege to preach the Word of God to us today.

### **Sermon Series Introduction**

We're currently in Part 60 of our sermon series called “Rediscover Jesus,” where we're going through the Gospel of Luke together.

So let's get right into today's sermon: “Lessons for a Faithful Steward from a Dishonest Manager.”

### **Sermon Introduction**

Robert Maxwell was elected to British Parliament in 1964.

During his lifetime, he owned well-known publishing and media companies, including the Daily Mirror, the New York Daily News, and Macmillan Publishers.

He was one of the richest, most powerful men in Britain, having lavish parties at his Oxford estate, mingling with people like Elizabeth Taylor and Queen Elizabeth II, and receiving telegrams from US President Ronald Reagan and British Prime Minister Margaret Thatcher.

He seemed to have it all—fame, prestige, wealth, and friends in high places.

But after his mysterious death in 1991, it was soon discovered that he had secretly stolen around \$1.2 billion from his two flagship public companies and from employee pension funds to keep his financial empire from collapsing.

So in the aftermath of his death, his companies went bankrupt, his assets were seized, his reputation was ruined, and his family and employees were left with nothing but debts and lawsuits.

As a result, this former member of Parliament is now regarded to be one of the worst managers in history.<sup>1</sup>

Now Maxwell is an extreme case of poor stewardship, but what about us?

At the end of our lives, when we have to give an account to God for how we stewarded—or managed—our lives and everything he entrusted to us, what will his evaluation of us be? And how can we live our lives so that we can be sure to hear from him, “Well done, good and faithful servant”?

That's what we'll be looking at more today.

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<sup>1</sup> “Robert Maxwell,” Wikipedia, [https://en.wikipedia.org/wiki/Robert\\_Maxwell](https://en.wikipedia.org/wiki/Robert_Maxwell); “Robert Maxwell,” Britannica, <https://www.britannica.com/biography/Robert-Maxwell>; John Preston, “The Mysterious Life and Death of Robert Maxwell,” January 31, 2021, <https://www.townandcountrymag.com/society/money-and-power/a35171995/ghislaine-maxwell-father-robert-maxwell-life-death/>.

## **The One Thing**

***Faithful stewards of God use wealth on earth  
to make friends for heaven.***

### **Scripture Introduction**

Turn your Bibles to Luke 16:1-13.

Just want to give a bit of context before jumping into today's passage.

In the chapter immediately before this, in Luke chapter 15, we see tax collectors and sinners coming to hear Jesus, but the religious leaders—the Pharisees and the scribes—are grumbling that Jesus “receives sinners and eats with them” (v. 2).

Then, in *response* to their grumbling about him, Jesus tells three parables about the lost sheep, the lost coin, and the lost sons. And in each of the parables, we find that Jesus not only *receives* sinners, but he actively *pursues* them because all of heaven rejoices when even one lost sinner repents and comes home.

So that's where we are in today's passage.

Now, keep that context in the back of your mind because it'll be very important for us in understanding what Jesus is now going to say as he speaks to his disciples.

### **Scripture Reading**

Let's read Luke 16:1-13.

<sup>1</sup> He also said to the disciples, “There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.<sup>2</sup> And he called him and said to him, ‘What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.’<sup>3</sup> And the manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. <sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.’<sup>5</sup> So, summoning his master's debtors one by one, he said to the first, ‘How much do you owe my master?’<sup>6</sup> He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’<sup>7</sup> 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.’<sup>8</sup> The master commended the dishonest manager for his shrewdness.

For the sons of this world are more shrewd in dealing with their own generation than the sons of light.<sup>9</sup> And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

<sup>10</sup> “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. <sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? <sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own? <sup>13</sup> 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 money.”

This is God's Word.

### **Overview**

We'll go over this passage a bit differently today. From verse 1 to the first part of verse 8, we'll first explain the parable in full. And then from the second part of verse 8 to verse 13, we'll look at three implications that Jesus makes for what characterizes a faithful steward of God in light of the parable, which are...

- First, Care for people: Invest in people in light of eternity (vv. 8b-9)
- Second, Consistency of character: Show faithfulness in the little things (vv. 10-12)
- And third, Complete commitment: Be devoted to God alone (v. 13)

I. Explanation of the parable (vv. 1-8a)

II. Three characteristics of a faithful steward of God (vv. 8b-13)

A. Care for people: Invest in people in light of eternity (vv. 8b-9)

B. Consistency of character: Show faithfulness in the little things (vv. 10-12)

C. Complete commitment: Be devoted to God alone (v. 13)]

So care, character, and commitment.

Keep your Bibles open to this passage in Luke chapter 16, as I'll be calling our attention to specific verses throughout.

I won't be sharing *explicit* "life applications" at the *end* as we normally have done, but life applications will be embedded throughout the sermon.

Now first, let's get into the...

## **I. Explanation of the parable (vv. 1-8a)**

Look at verses 1 and 2.

[<sup>1</sup> He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. <sup>2</sup> And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.']

The manager would have been a servant of the rich man. He was to be a good steward who looked after his master's estate. He dealt with all the other employees, tenants, and in general, he was supposed to relieve the master of all concern about the day-to-day running of his affairs.<sup>2</sup>

Think of this manager as Joseph was to Pharaoh (Gen. 41:40), except on a household level. He was the right-hand man of his master, and he could act in the authority of the master.

But this manager was found to have been "wasting" his master's possessions.

The word for "wasting" is the same word used of the prodigal son in the previous chapter (Luke 15:13).

So imagine the prodigal son who squandered all his money on reckless living and prostitutes. Imagine Robert Maxwell who was fueling his lavish lifestyle with the money he stole from the pension fund of his employees.

So the master calls his manager, confronts him with the charges, fires him, and then tells him to hand in the accounting books.

Now look at verse 3.

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<sup>2</sup> Walter C. Kaiser Jr. et al., *Hard Sayings of the Bible* (Downers Grove, IL: InterVarsity, 1996), 478.

[<sup>3</sup> And the manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. <sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.’]

Before the manager hands in the accounting books, he ponders to himself what to do in the midst of his current financial crisis. He’s about to be out of a job, and all the wealth of the rich man that he once had access to for himself is about to be taken away from him.

So he thinks about the possibility of doing manual labor—digging—but he concludes that he’s not “strong enough” to dig. But if you really think about it, this really isn’t a good reason. He doesn’t say that he’s too *old* to dig or that he has some *disability* that prevents him from digging. No, it’s not that he *cannot* dig; it’s that he doesn’t *want* to dig. He’s too *lazy* to dig.

After living a lavish life off of someone else’s wealth, the thought of earning a living for himself through his own hard work is unthinkable to him.

So he ponders another option—begging. This won’t require any manual labor. But he says he’s too “ashamed” to beg. But should he not have been more ashamed of cheating his master this whole time? There isn’t an ounce of repentance from this manager. Rather, his pondering reveals his pride.

After being the right-hand man of a rich man, the thought of earning a living for himself through begging was also unthinkable to him.

So in verse 4, he comes up with a plan to ensure that he can live a similar lifestyle that he’s become accustomed to. What’s his plan? Basically, he’s going to win the favor of his master’s debtors, so that when he’s soon unemployed, he can leech off of their wealth instead.

Look at verses 5 through 7.

[<sup>5</sup> So, summoning his master's debtors one by one, he said to the first, ‘How much do you owe my master?’  
<sup>6</sup> He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’  
<sup>7</sup> 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 manager *systematically* and *dishonestly* cuts the debts of his master’s debtors.

So, one by one, he calls in the debtors. He’s in a hurry, so he tells them to “sit down quickly.” And then, he tells *them* to take their bill and write the new amounts; he won’t even change the debts *himself*, but he gets *them* to collude with him in this act of dishonesty.

And two examples are given.

The first debtor owes the master “a hundred measures of oil.” That would have been about 875 gallons or 3000 liters of olive oil. That was worth about 1000 denarii—or about three year’s pay for a daily worker.

The second debtor owes the master “a hundred measures of wheat.” That would have been the yield of about 100 acres. That was worth about 3000 denarii—or about six year’s pay for a daily worker.<sup>3</sup>

So those were *huge* debts that these debtors had. But that doesn’t mean that these debtors were *poor*. No, think of wealthy businessmen who make billion-dollar deals and takeout million-dollar loans. So these debtors were most likely *rich*.

After all, this manager won’t have anything to gain for himself if he were trying to win the favor of the *poor*. No, he’s trying to win the favor of the *rich*, and secure his financial future.

So in his last act as his master’s manager, he doesn’t repent or try to make things right with his master; rather, he uses his last moments as manager to cheat his master *even more*.

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<sup>3</sup> New English Translation footnotes

But the beginning of verse 8 says:

<sup>8</sup> The master commended the dishonest manager for his shrewdness...

What??

How in the world could the master commend *anything* about this manager? I mean, the manager is an unfaithful, lazy, prideful, dishonest leech. There doesn't seem to be *anything* good about him.

Exactly! That's how parables work. Parables always have a twist or punchline near the end that make you go, "What??"

So Jesus has gotten everyone's attention.

But notice *what* he commends him for. The master commends the manager for his "shrewdness." He does *not* commend him for his dishonesty. That's clear later on in verse 10, where dishonesty clearly is *not* what any of us should strive for.

The word "shrewdness" could also be translated as "wisdom," "sensitivity," or "prudence." The word itself is *neutral* but it's good or bad depending on how it's used.

We see the shrewdness of *Satan* in the way that he deceives Adam and Eve in the garden. But we also see the shrewdness of *Jesus* in the way that he answers the religious leaders that are constantly trying to trap him in his words.

In Matthew 10:16, Jesus calls his disciples to "be as *shrewd* as snakes and as innocent as doves" (NIV), which can also be translated as "be *wise* as serpents and innocent as doves" (ESV).

So despite how dishonest the manager was, what exactly was *shrewd* in what he did? What was wise, sensible, or prudent in what he did?

In short, he *pondered* and *acted* to ensure his future livelihood amidst his financial crisis. The manager was about to be out of a job and out of money, so he gave *thought* and took *action* to prepare for his future.

Now, that is *all* that is being said—and that will become clearer as we continue.

I want to caution us from reading this parable in a one-to-one way. Like the parable of the unjust judge (Luke 18:1-8), this parable is almost entirely a parable of *contrast*—that is, we should *not* imitate anything about this dishonest manager, except for one thing: he intentionally gave thought and took action to prepare for his future, and so, *we* should also intentionally give thought and take action to prepare for our future.

We are *not* to adopt the manager's worldview, we are *not* to embody the manager's character, we are *not* to embrace the manager's purposes. We are *not* to imitate this dishonest manager in *anything*—except for the wisdom, sensitivity, or prudence that he showed in intentionally giving thought and taking action to prepare for his future.

Now, with that said, what lessons does Jesus draw from this parable? We'll look at...

## **II. Three characteristics of a faithful steward of God (vv. 8b-13)**

First...

### **A. Care for people: Invest in people in light of eternity (vv. 8b-9)**

The second half of verse 8 says:

<sup>8</sup> ... For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

Here, Jesus now begins to give his commentary on the parable. He makes the observation that non-believers (or “sons of this world”) are often more shrewd—that is, more wise, sensible, or prudent—in preparing for their *earthly* future than believers (or “sons of light”) are in preparing for their *eternal* future.

“Their own generation” refers to their own lifetime. That’s the timeframe that non-believers operate on. And because this life is all there is for them, they intentionally prepare for their earthly futures. In *our* generation, many have a FIRE plan—that is, F-I-R-E, which stands for “Financially Independence, Retire Early.” So they save aggressively, spend carefully, and invest wisely towards that end.

Non-believers live for *earthly* things, so they plan accordingly and work diligently towards attaining those *earthly* gains. And that makes sense. That’s *shrewd*—according to their *earthly* worldview.

But for believers in Jesus Christ, we do *not* live for *earthly* things because our timeframe is not only our “own generation” (or our own lifetime), but *eternity*. So in light of a believer’s worldview, it would be *foolish* to simply plan as if this life is all there is for us. Believers ought to intentionally plan and live according to our *eternal* futures. That’s what makes sense for a believer. *That’s* shrewd—according to our *eternal* worldview. Anything *less* than that is foolish.

So what would it look like for believers to *wisely* live in light of eternity—*beyond* simply our “own generation”?

Look at verse 9.

<sup>9</sup> And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

This is the *crux* verse of this entire passage, but this is also the most *controversial* verse here, so let me try to break it down as best as I can.

Let’s start with the word “wealth.” In older English Bibles, that word was translated as *mammon*, and it doesn’t just mean “money,” but *all* earthly wealth and possessions that we are sinfully prone to trust in. It’s the same word used in verse 11. And in verse 13, where it says, “You cannot serve God and *money*,” it literally says, “You cannot serve God and *mammon*.”

That’s why the NIV translates “*unrighteous* wealth” here as “*worldly* wealth.”

And Jesus says that all *earthly* wealth will one day *fail*. Either we will die or Christ will come back, but one day, *all* the earthly wealth and possessions we’ve accumulated will suddenly be worthless. So it is *foolish* to trust in, to hoard, or to live for earthly wealth. Rather, it is *wise* to *use* temporary, earthly wealth for the sake of *eternal* gain.

On September 5, 1987, the Burmese government announced that all bank notes of 25, 35, and 75 kyat would henceforth be of no value. This left only notes of 1, 5, and 10 kyat as legal tender.<sup>4</sup>

Now, imagine you were living in Burma at the time and you somehow got *advance* notice that this was going to happen. What would you do?

My guess is that you’d probably convert all you had into smaller denominations or into some other foreign currency, wouldn’t you? You would abandon what was about to *lose* value and invest in what will *maintain* value.

That’s exactly what Jesus is saying here.

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<sup>4</sup> Nick B. Williams, Jr., “Commerce Snarled as Burma Rules Much of Its Currency Is Worthless,” September 12, 1987, <https://www.latimes.com/archives/la-xpm-1987-09-12-mn-1980-story.html>; “Myanmar kyat,” Wikipedia, [https://en.wikipedia.org/wiki/Myanmar\\_kyat](https://en.wikipedia.org/wiki/Myanmar_kyat).

Sometime in the next century, all your *earthly* wealth and possessions will become utterly worthless to you, but you have the opportunity to *use* what you have now to invest in *eternal* treasure that will never lose value (cf. Matt. 6:19-21).

And what is that eternal treasure that we ought to invest in?

Here, Jesus says we ought to invest in having more “friends” in our “eternal dwellings”—or more *lost* people who will be saved and who will be able to receive (or welcome) us when we get to heaven.

How do we know this is what Jesus is talking about? Context, context, context.

Remember, Jesus was *just* criticized for receiving and welcoming sinners, and he has *just* told three parables about the lost sheep, the lost coin, and the lost sons. He didn’t have to tell *three* parables about the lost being found to get his point across—*one* would have sufficed.

But he told *three*, so that the background context of Jesus *actively pursuing* the lost would be *embedded* into our minds as we understand what he is saying here.

So believers ought to intentionally use earthly, temporal wealth to *pursue* (or “make friends” with) the lost in hopes that they will be saved and will receive us into our eternal home.

If we believe that this life is not all there is, but there is eternity *beyond* this life... if we believe that people will spend eternity in either heaven or hell, and that Jesus Christ has taken the punishment we deserve for our sins and given eternal life to all who repent of their sins and believe in him as Lord and Savior... if we *truly* believe *that* gospel message, then we should give thought and do all we can to invest our earthly resources in making sure as many people as possible around the world are able to hear and respond to *that* message of salvation.

In other words, a faithful steward of God is to *care* for people, investing in people in light of *eternity*.

So, what might that look like?

For you, perhaps it might look like investing time and money to practice hospitality (cf. Luke 5:27-32). Invite your non-believing friends out to meals or over your house to spend time with you and other fellow believers, so that they might know more Christians and have more opportunities to hear and see the gospel at work in a community of believers.

Or perhaps it might look like giving more substantially to the local church. The local church is not an *end* in and of itself for our giving, but as our Membership Covenant says, “We will contribute cheerfully and regularly through our time, treasures, and talents to support the ministry of the church *and the spread of the Gospel throughout the whole world.*” Giving to the church is a *means* by which we fuel the Great Commission.

Think of the church’s budget as a “spiritual mutual fund,” where members faithfully give a portion of their income not only in obedience to Scripture (1 Cor. 9:13-14; 1 Tim. 5:17-18; Gal. 6:6), but also in *expectation* of heavenly return on their earthly investment (2 Cor. 5:10).

As a church, we strategically *invest* in present opportunities, and we also strategically *save* for future opportunities.

In the last few years, we started our church’s benevolence fund, where we give to those in need in our community and beyond, always verbalizing the gospel as the motivation for why we’re helping someone.

And more recently, the pastors are more actively connecting with other pastors and workers inside and outside Indonesia to see if there might be opportunities to partner together with other gospel workers and ministries.

And by God's grace, we hope to send more of our own gospel workers out into the great harvest field and help start other Indonesian-speaking churches.

And so, through your faithful giving as members in our church, we hope that when you get to heaven, there will be a host of people to welcome you that you have never met before, but whom you helped bring the gospel to.

But that won't happen by accident—or automatically. We must be *shrewd* to intentionally steward what God has given us to that end.

Perhaps it would be *wise* for all of us to do an audit of where we are investing our time and money. Track your time for a month and see where your time is going. Track your expenses for a month and see where your money is going.

What values do our use of time and money reflect? What have we been using our earthly wealth for?

Perhaps this is something you can do together with another trusted brother or sister in the church. If you're married, take the initiative to bring this up with your spouse. But don't just stop at pondering and discussing these things together. *Intentionally* make plans and act upon those plans to prepare for your *eternal* future, longing for the day when you will be welcomed by a great multitude of old and new friends that you helped bring the gospel to.

If you're not a believer in Jesus Christ, we're glad that you're here today, and we long to see you one day with us in heaven.

We know that we cannot convert anyone; that is the miraculous work of God alone. But the most loving thing we can do is to use all we have to *share* the gospel of Jesus Christ with you, and to *show* you what Christ has done in our lives personally and corporately as his church.

One day, you will stand before your Maker *alone* to give an account for your life. And on that day—if not before—all your wealth and possessions, and everything else in this world will *fail* you. And as you stand before God, he will either declare you *guilty* and *condemned* of your sins, or he will declare you *righteous* and *forgiven* of your sins because of your faith in what Christ has done for you.

So we want to do all that we can *in this life* for you to avoid punishment for your sins and to experience eternal life in Christ. Because of the great love of God that *we* have received in Christ, we *care* for you and we want you to experience *true* satisfaction and salvation in him, now and forever, with us in heaven.

And if you're ready to do that today, then repent of your sins and trust in Jesus alone as your Lord and Savior. All of heaven is waiting to rejoice over even *one* sinner who repents and turns to Christ in faith. And please tell someone afterwards, so that *we* *also* may rejoice with you.

So first, a faithful steward of God *cares* for people, investing in people in light of eternity. And second...

## **B. Consistency of character: Show faithfulness in the little things (vv. 10-12)**

Look at verse 10.

<sup>10</sup> "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.

The reality is that our church is made up of people from different socio-economic backgrounds, and the fact that we *love* each other *despite* our diverse backgrounds is a wonderful display of the beauty of the gospel as it unites a community in Christ.

But this also means that we will all have *different* definitions of what is "very little" and what is "much."



And so, when Jesus is talking about using earthly wealth to make friends for heaven, it's easy to think that many of us are *exempt* because we don't consider ourselves as having much. But here, Jesus doesn't allow us to think that way.

You can be unfaithful with "very little" and you can be unfaithful with "much," and it's no different. Both will need to stand before God to give an account for how we stewarded what he entrusted to us—no matter how little or how much it was.

Faithfulness is *not* a matter of how much you have, but a matter of what you *do* with what you have. Why? Because if you're *not* faithful with very little, then nothing magically happens to *make* you faithful when you have much.

Likewise, you cannot just do one *big* act of "faithfulness" and then live the rest of your life selfishly in all the little moments, and somehow fool yourself into thinking that you're faithful. God is not fooled.

Our lives are *not* made up of very many *big* moments. In most people's lifetime, I don't think there's more than just a handful of big moments.

We don't live in the *big* moments, but we live in the everyday *little* moments. Our lives are made up of millions of *little* things that we are either faithful with or unfaithful with.

Jesus *continues* this train of thought in verses 11 and 12.

[<sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?  
<sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own?]

In verse 11, we see the contrast between "unrighteous" (or *worldly*) wealth and "true riches," where worldly wealth can be considered "very little" and "true riches" can be considered "much."

What are these "true riches"? It's Christ himself and every blessing we have in him in the new heavens and new earth, where there will be no more sin, pain, tears, or death. It's true satisfaction that we longed for on earth but could never find. Whereas worldly wealth will eventually *fail* us, "true riches" are *eternal*.

And in verse 12, we're told explicitly that all that we have in this life *doesn't* belong to us. Everything belongs to *God*, and we are merely stewards of it for the duration of our lifetime.

Just think about that. Nothing *truly* belongs to us. If our hope is in this life only, then that's *devastating*—and we will hold as *tightly* as we can to every *little* thing that we think is ours before it is all gone.

But if we have confidence in the "true riches" that will one day be ours in our eternal dwellings, then we can hold *loosely* the things of this world—and we can steward every *little* thing God entrusts to us for the purpose of pleasing him as our Master and seeing more lost people in heaven with us.

How we steward the "very little" that God has entrusted to us now *reveals* whether he can entrust us with "much" later on in eternity.

So we must ask ourselves: "Am I faithful with the little things in my life?" And this is not just regarding wealth and possessions, but the principle of faithfulness regards *every* area of our lives.

Now, perhaps many of us think of faithfulness in terms of *productivity*. But that's *not* the primary mark of faithfulness. Rather, faithfulness has *less* to do with what we *do* and *more* to do with who we *are*—and who we portray *God* to be in what we do.

Think about what it might look like to be faithful when we're going through a serious illness or a difficult situation. How do you *steward* disappointment and painful experiences?

A person could become embittered, angry, and isolated, but what does that say about what he believes about God?

Or a person could trust that her sufferings come from the hands of her sovereign and good Father, and she could bring her honest thoughts and emotions to him in prayer. She could also continue to make use of the means of grace of corporate worship and fellowship with other believers. Now what does *that* portray about what she believes about God?

Faithful stewardship of our experiences is *not* primarily about *productivity* but has everything to do with what we *portray* about the God that we believe in.

If I believe that my God went to the cross for me, that he resurrected from the grave, that he reigns over everything now, that he has promised and guaranteed me “true riches” in Christ, and that he is with me even through the fire... if I believe that this is my God, how does that affect my response in this situation? That is crucial question we must answer if we are to understand what it truly means to be faithful.

*Faithfulness* is first and foremost being “full of faith.” And such faith glorifies God and draws people to want to know him.

So are you a faithful steward of your God-ordained experiences, no matter how painful they may be?

Or think about your work. Faithfulness has nothing to do with what job you have, what position you hold, or what salary you receive. You may not like your job, it may feel mundane, but as long as God have providentially placed you there, be encouraged that he calls you to a redemptive purpose—to glorify him and make him known.

We work hard *not* for ourselves and earthly gains, but we work hard for the sake of others in hopes of *their eternal* gain. We work hard because it is the Lord Christ we are serving; *he* is our Master that we are ultimately accountable to (Col. 3:23-24).

So are you a faithful steward of your work?

Or think about your family. After a long day of work, do you only give your scraps to your family? Does your family get the worst of you?

When you come home, is your mentality about how *you* can serve your family members, or about how *they* can serve you? And what does that portray about what you believe about God? If you’re not sure, ask your parents, siblings, spouse, or children.

We are always portraying something—and it either evidences and draws people to faith in our God, or it contradicts and draws them away from faith in our God.

If you’re a husband or father in your family, you must take the lead on this. Whether you like it or not, God has given you the primary responsibility of spiritually leading your family—and you will have to give an account to him one day for how you stewarded that responsibility.

If you’re a child and you profess faith in Christ, what impact does that have on your attitude at home, and how you speak to your parents and siblings? If you’re not sure, perhaps that’s something you can ask your family members about, and hopefully it can lead to an honest and mutually encouraging conversation about how to better portray Christ to one another in your home.

Now these are some of the *little* things that make up our lives—that God has entrusted to us. And my guess is that, even as we begin to give it some thought, it can feel overwhelming. I know I often feel that way.

And so, God has graciously provided us a church of fellow brothers and sisters to help us along the way. Faithfulness is *learned* and *encouraged* and *refined* through the context of following Christ *together* as a spiritual family. So ask each other about these areas of life. Take the initiative to share about

struggles in these areas. And help each other through the wisdom of God's Word to grow in faithful stewardship of all the *little* things that God has entrusted to each of us—to the glory of God and in hopes that more people would be drawn to him.

So faithful stewards of God have care for people, consistency of character, and third...

### C. Complete commitment: Be devoted to God alone (v. 13)

Verse 13 is the *heart* of the matter.

[<sup>13</sup> 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 money.]

We cannot be *faithful stewards* of God unless we are *completely committed* to God. We cannot use wealth on earth to make friends for *heaven* unless our hearts are singularly devoted to our *heavenly* Father.

We are *all* serving someone or something. And here, Jesus gives two options. We will either have *God* as our master, or we will have money (that is, *mammon*—or all earthly wealth and possessions that we are sinfully prone to trust in) as our master. Our hearts are either set on *heaven* or they are chained to *earth*.

Notice, Jesus doesn't say, "you *should not* serve God and money," but "you *cannot* serve God and money."

It is mutually exclusive. If you serve God, then you *cannot* serve mammon; if you serve mammon, then you *cannot* serve God. You are either a servant of the King of kings and a citizen of a heavenly kingdom that will last forever, or you are a servant of mammon and a citizen of a dying world that will inevitably fail.

It is one or the other. There is no "both-and" here. There is no "in-between" here.

"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."

Now what does it mean to *love* God and *hate* mammon?

Earlier in Luke chapter 14, Jesus said, "If anyone comes to me and does not *hate* his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he *cannot* be my disciple" (v. 26).

In that case, it was clearly a matter of *comparison*. We are to love God *infinitely more* than we are to love our parents, spouses, children, siblings, and even ourselves. He used hyperbole—or exaggeration—to make the point that our love for God should *outshine* all our others loves for people.

But that's *not* what Jesus means here. Throughout Scripture, God commands us to love *him* and love *people*; those are the two greatest commandments. But we are *never* commanded in Scripture to love *money* or the *things* of this world. Love *God*, love *people*, but *never* love *things*.

So when he says "hate" here, it's *not* a matter of *comparison* as if we are to love God infinitely more than we love money. No, we are *not* to love money *at all*, "for the love of money is a root of all kinds of evils" (1 Tim. 6:10).

To "hate" money, then, is to do all that we can to *guard* our hearts from even coming close to loving it.

If you find that you're beginning to love earthly wealth and possessions or what it symbolizes or how it makes you feel, then do whatever it takes to kill it before it kills you.

Love for mammon will kill love for God, or love for God will kill love for mammon.

Money is a *useful* tool, but a *dangerous* tool. That's generally how powerful things work. Fire can be used to cook meals and give light, or they can become wildfires that destroy forests and homes.

Therefore, as believers of Jesus Christ, we ought to *wisely use* worldly wealth for eternal purposes, but also be *on guard* that it never captures our hearts. Our hearts are to be singularly devoted, completely committed to God alone.

To be clear, God is *not* to be simply "above all else" in our lives. God is *not* just to be *first* among many things in our lives. But we are to be devoted to God *alone*.

Imagine I said to my wife, "I love you *above* all the other women in my life" or "I see you as *first* among all the other women in my life."

I can't imagine she would be very satisfied by that. That kind of flimsy devotion does *not* honor or please her as my wife.

No, when I made marriage vows to my wife, I vowed to be devoted to her *alone* as my wife. Anything less than that dishonors her.

And so, when we made vows to our God through baptism and every time we renew our vows to him through the Lord's Supper together, we are acknowledging our vow of *exclusivity*. We are devoted to God *alone*. He *alone* is our Master whom we serve.

As believers in the One who has resurrected and ascended into heaven to prepare a place for us, we do not live for *anyone* or *anything* in this world, but we live to please our King, our Master, our Lord and Savior, Jesus Christ.

So let's ask ourselves: "Am I devoted to God *alone*—or have other people and things of this world begun to steal my heart?"

And then let's come to God in repentance. Pray something like: "Lord Jesus, you alone are my God, and you alone are worthy of my life. Forgive me for serving all these other counterfeit gods—wealth, possessions, worldly standards, others' approval, my family, my job, my reputation, my comfort. All of those things will inevitably fail me and leave me empty and dry. But thank you for your steadfast love and faithfulness to me *despite* my constant unfaithfulness. And as I look back to the cross and I look forward to heaven, help me to love you with all my heart, soul, mind, and strength, and help me to serve you alone as my God. In Jesus' name I pray. Amen."

Now, everything *begins* here with our hearts. We must guard our hearts with all vigilance, for from it flow the springs of life (Prov. 4:23).

Without being devoted to God *alone*, we will *not* be faithful in the little things, and we will *not* invest in people in light of eternity.

But if we *are* wholeheartedly and completely committed to God, then we *will* be faithful stewards of God who use wealth on earth to make friends for heaven.

## **Conclusion**

We mentioned Robert Maxwell at the beginning, but I want us to consider another former member of British Parliament now.

William Wilberforce was elected to Parliament in 1780 at the age of 21.

Much like Maxwell, he had power, wealth, and privilege. But at the age of 26, Wilberforce submitted his life to the lordship of Jesus Christ—and he refers to that moment as his "Great Change."

And that led to immediate and practical changes in how he spent his money and time.

In the words of one of his biographers:

Before “the Great Change,” Wilberforce had reckoned his money and time his own, to do with as he pleased.... But suddenly he knew that this could no longer be the case. The Scriptures were plain and could not be gainsaid [or denied] on this most basic point: all that was his—his wealth, his talents, his time—was not really his. It all belonged to God and had been given to him to use for God’s purposes and according to God’s will.<sup>5</sup>

He then spent decades in Parliament, working diligently towards abolishing slavery. But he also spent those decades *evangelizing the lost*.

In his journal, Wilberforce kept a list of friends, and next to each name, he wrote a series of what he called “launchers,” which were topics he planned to bring up to steer conversations with that person to the subject of eternity.

Later, in 1807, Wilberforce witnessed the British Parliament vote to abolish the slave trade. And 26 years later, in 1833, Parliament voted for full emancipation, freeing slaves throughout the British Empire.

But that’s not all. When Wilberforce was first elected to Parliament, there were only *three* members who identified themselves as serious Christians. Fifty years later, at the time of his death, there were nearly *two hundred* who identified themselves as serious Christians. In the words of his biographer, “Wilberforce’s influence [to this end]...is hard to avoid.”<sup>6</sup>

Wilberforce was a faithful steward of God. He invested in people in light of eternity, he showed integrity in the little things, and he was devoted to God alone.

But *how* did Wilberforce become like this?

It all began with the “Great Change” in his life when he submitted his life to his Lord and Savior, Jesus Christ, who is *full* of perfect care, character, and commitment.

- No one could ever *care* more for us than Jesus does. Jesus went to the cross for undeserving sinners, so that all who repent and believe in him will not spend eternity in hell but in heaven with him.
- And from the littlest to the biggest things in our lives, he is *unchanging* in his faithful, righteous, and loving *character*. Jesus *always was*, *always is*, and *always will be*.
- And nobody was more *committed* to God than Jesus. Jesus set his face to go to Jerusalem, knowing full well that he would be betrayed and killed there. On the night before his crucifixion, he prayed “Not my will, but yours be done” (Luke 22:42). And on the cross, he said, “Father, into your hands I *commit* my spirit” (Luke 23:46), and then he breathed his last.

You see, *before* Wilberforce could ever become a faithful steward of God, he needed to be *transformed* by God in Christ. It is only by faith in Christ, and through the enablement of the Holy Spirit who is committed to conforming us into the image of Christ, that Wilberforce or any of us could ever be faithful stewards of God.

But if we have indeed placed our faith in Christ, we have also experienced the “Great Change” that Wilberforce experienced, and we also have everything we need in Christ to be the faithful stewards that God calls us to be.

So let’s use all that God has entrusted to us in this lifetime for the sake of our eternal future.

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<sup>5</sup> Eric Metaxas, *Amazing Grace: William Wilberforce and the Heroic Campaign to End Slavery* (New York: HarperCollins, 2007), 65.

<sup>6</sup> Jordan Raynor, “New Series: William Wilberforce and the Fight to End Slavery,” July 20, 2020, <https://www.jordanraynor.com/blog/new-series-william-wilberforce-and-the-fight-to-end-slavery>; Jordan Raynor, “The ‘Great Change’ in Wilberforce’s Time Management,” July 27, 2020, <https://www.jordanraynor.com/blog/the-great-change-in-wilberforce-s-time-management>; Jordan Raynor, “God doesn’t need you, me, or William Wilberforce,” August 3, 2020, <https://www.jordanraynor.com/blog/god-doesn-t-need-you-me-or-william-wilberforce>; Jordan Raynor, “Wilberforce’s List of ‘Launchers,’” August 10, 2020, <https://www.jordanraynor.com/blog/wilberforce-s-list-of-launchers>; Jordan Raynor, “Deflected Glory and Unfinished Symphonies,” August 17, 2020, <https://www.jordanraynor.com/blog/deflected-glory-and-unfinished-symphonies>.

Let's do all that we can to invest in people, so that more lost people may be transformed into Christ's disciples.

Let's live in such a way that heaven may be filled with more friends welcoming and rejoicing with us one day in the presence of our glorious Lord and Savior, Jesus Christ.

So once again, the one thing is this...

## **The One Thing**

***Faithful stewards of God use wealth on earth  
to make friends for heaven.***

Let's pray