

Luke 16:1-13

"Faithful Stewards"

December 28, 2025

1. Intro

- a. Well, in the Providence of God, we are ending 2025, and entering 2026, by following in the footsteps of so many churches...
 - i. As we spend this morning talking about MONEY
 1. So, if you will each get out your \$1000 seed and hold it high for everyone to see...
 - a. Sorry, I forgot that aren't one of THOSE types of churches
 - ii. Unfortunately, that stereotype is not unjustified, is it?
 1. All across the US especially, there are churches after churches that will use this time of the year to get their congregations to do one of two things...
 - a. Either ramp up their end-of-year giving so they can get their final contributions in and get that tax write-off,
 - b. Or, commit to "sowing a seed" from their finances to start off the year, so God can get all of those promised blessings to them in the weeks to come
 - i. Are you longing for that promotion at work this year?
 1. Well then, give God the firstfruits of your bank account, and believe that promotion will be yours!
 - ii. Is this the year that you're going to start that business that will change the financial course of you and your family for generations to come?
 1. Well then, now is the time for you to sow your financial seed IN FAITH that God is going to bless the work of your hands!
 - iii. Are you ready to break the curse of the cycle of poverty in your life?
 1. Well then, just give your financial gift to the church, and believe in God for your breakthrough
 - a. And He PROMISES in His Word that He will unlock all the financial blessings of heaven to reward you for your faithfulness
 - c. Hold that check up high, friends...
 - i. And make sure God and all your neighbors can see it
 - iii. I truly wish that all of that was just exaggerated satire, but we all know that it is true, isn't it?
 1. Back in August of this year, I shared with you all some statistics about the wealth gap in the United States
 - a. According to studies done earlier in the year, we saw that the top 10% of Americans now control over 71% of the country's total wealth
 - i. A quarter of all Americans 66 years or older are living at or below the poverty level
 - ii. The median income for Hispanic American households is a meager \$36,000 per year
 - iii. The median income for African American households sits at a staggering \$24,000 per year
 - b. The gap between the rich and the poor here in our country is growing wider each end every year
 - iv. Friends, hear me when I say this, in this type of economy, where the number of poor is rapidly increasing with every financial quarter...

1. THE LAST place where vast amounts of wealth should be flaunted for all to see should be THE CHURCH!
 - a. And yet, that is what we are seeing, isn't it?
 - i. Just a couple of weeks ago, a large church down in Texas made waves on the internet with their elaborate Christmas production
 1. They had all sorts of pyrotechnics to wow the crowd
 2. The auditorium was filled with live animals to make the play more realistic
 3. They even had music sets where people were flying through the air on rigged up cables, as they played their instruments high above the audience
 - ii. How many tens of thousands – maybe even hundreds of thousands – of dollars were spent on this grand extravaganza?
 - b. Earlier this month, a well-known megachurch in North Carolina also stirred things up when they released their financial report from 2024
 - i. Where they reported a mind-blowing \$101 MILLION given in tithes and offerings for that year
 1. With over 60% of that \$101 million going toward salaries and operations
2. What's even more disheartening is when you look at individual PASTORS who continue to build their own empires at the expense of their congregations
 - a. Kenneth Copeland tops the list of these supposed "shepherds" of Jesus' church,
 - i. With a current net worth of \$300 MILLION
 - b. Pat Robertson and Joel Osteen come in at a tie for second at \$100 million
 - c. And the list goes on and on
- v. As the gap between the rich and the poor grows increasingly wider, far too many churches, and their pastors, are ending up on the side of the wealthy
 1. And one of the go-to passages in the Scriptures that many of these pastors and churches will point to in order to justify their wealth, is our passage for this morning, here in Luke 16
 - a. Starting in verse 1...

2. Luke 16:1-9

- a. *¹Jesus 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. ²And 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.' ³And 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. ⁴I have decided what to do, so that when I am removed from management, people may receive me into their houses.' ⁵So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' ⁶He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' ⁷Then 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.' ⁸The 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. ⁹And 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.*
- b. Let's stop there and unpack some things that are going on in this passage

- i. The first thing that we notice is that Luke says in verse 1, that Jesus “also said to his disciples”
 - 1. This tells us that, even though we’ve moved on to chapter 16 in our Bibles, we are still in the same contextual setting that we were in in chapter 15
 - a. If you remember, back in chapter 15, we began with Jesus hanging out with a bunch of tax collectors and sinners
 - i. He was spending time with them, eating meals with them
 - b. But the Pharisees and Scribes were there as well, weren’t they?
 - i. And instead of rejoicing that these sinners were getting to sit in the presence of the very Son of God,
 - 1. The Scribes and the Pharisees were GRUMBLING that Jesus would choose to surround himself with such unclean and undeserving rabble
 - c. And so, in the midst of all the feasting with these sinners... in the midst of all the grumbling of the religious leaders...
 - i. Jesus starts telling stories
 - 1. He tells the Parable of the Lost Sheep, where the Good Shepherd goes out to find the one sheep that was lost
 - a. And all of heaven REJOICES over the one lost sinner who repents, and is found
 - 2. He then tells the similar Parable of the Lost Coin,
 - a. As he speaks of the JOY of the angels over every single sinner who repents
 - 3. And then, of course, Jesus tells the Parable of the Prodigal Son
 - a. As the love and mercy of the father is put on full display in his interactions with both his wayward and reckless son
 - b. AND, his selfish and cold-hearted son
- ii. Ultimately, Jesus uses these three stories in chapter 15 to highlight his mission
 - 1. Why did he receive tax collectors and feast with sinners?
 - a. Because the Son of Man had come to seek and to save THE LOST!
 - i. And with every lost sinner that repents and turns to him in surrender, heaven breaks out in unhindered celebration
- iii. But as we saw a couple of weeks ago, when we looked at the Parable of the Prodigal Son from the perspective of the older brother,
 - 1. Jesus also had much to say to the grumbling of the Scribes and the Pharisees
 - a. Clearly, he used the older brother in this parable to represent all of the religious leaders in Israel
 - i. While lost sinners were being found, they were standing outside fuming in their self-righteousness
 - ii. While wayward sons and daughters were coming home to the Kingdom, the religious leaders were standing outside with arms crossed in anger and resentment
 - iii. While the father joyfully celebrated that those who were once dead had now been made alive, the Scribes and the Pharisees stood outside,
 - 1. Grumbling in their entitlement
- iv. The end of chapter 15 marks a significant shift in the tone of Jesus’ stories
 - 1. And as we see here in verse 1, Jesus is continuing on with more illustrations

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- ii. Is shrewdness a GOOD thing?
 - iii. Or is shrewdness a BAD thing?
 - iv. Well, when we turn to the Scriptures, the answer is somewhat vague there as well
 - 1. In the end, it depends on the CONTEXT with which it is given
 - a. If you are shrewd for YOUR OWN sake, then shrewdness is seen as a bad thing
 - i. We see this in Romans 12:16, when the Apostle Paul writes,
 - 1. *¹⁶Live in harmony with one another. Do not be haughty, but associate with the lowly. Never be WISE in your own sight.*
 - a. Never be SHREWD in your own sight
 - i. In other words... don't get conceited and puffed-up in your own wisdom
 - ii. Don't think that you are so
 - iii. Don't think that you are so sly and cunning that no one can keep up with you
 - b. There is a way to be shrewd that is entirely SELF-focused
 - i. And Paul tells us to NEVER be shrewd in this way
- b. In 1 Corinthians chapter 4, Paul is admonishing the church in Corinth in almost a sarcastic way
 - i. Even though he and Apollos had come to them in humility and self-sacrifice, apparently there were some false teachers who had come in teaching a different gospel of prosperity and affluence
 - 1. So Paul writes to them in verses 8-13,
 - a. *⁸Already you have all you want! Already you have become rich! Without us you have become kings! And would that you did reign, so that we might share the rule with you! ⁹For I think that God has exhibited us apostles as last of all, like men sentenced to death, because we have become a spectacle to the world, to angels, and to men. ¹⁰We are fools for Christ's sake, but you are wise in Christ. We are weak, but you are strong. You are held in honor, but we in disrepute. ¹¹To the present hour we hunger and thirst, we are poorly dressed and buffeted and homeless, ¹²and we labor, working with our own hands. When reviled, we bless; when persecuted, we endure; ¹³when slandered, we entreat. We have become, and are still, like the scum of the world, the refuse of all things.*
 - ii. Paul and the other Apostles were very painfully suffering for the advancement of the TRUE Gospel
 - 1. They were willing to put themselves through hunger and thirst
 - 2. They dressed in poor clothing
 - 3. They were homeless
 - 4. They were buffeted and slandered on all sides
 - 5. They were like the SCUM of the entire world
 - iii. And yet, the Corinthian believers had adopted a mindset of riches and wealth

1. The false teachers had led them to believe that to follow Christ meant that you would rule and reign in THIS world over all your enemies
- iv. And Paul chastises them by saying,
 1. “We are fools for Christ’s sake, but you are WISE in Christ.”
 - a. You have become so wise, you’ve figured out how to beat the system
 - b. You’ve become so cunning, you’ve figured out how to avoid any suffering or hardship
 - c. You’ve become so SHREWD, you’ve figured out how to turn your cross into a crown
 2. If only we could be as “wise” as you have become!
 - a. Again, there is a way to be shrewd in a way that is entirely SELF-focused
 - i. And Paul will say later in 1 Corinthians 4:18-19 that this is the way of ARROGANCE
- v. BUT, in the Scriptures we ALSO see that there is a GOOD way to be shrewd
 1. At the end of the Sermon on the Mount, in Matthew chapter 7, Jesus tells the familiar parable about two men who built their houses on very different foundations
 - a. Jesus says in Matthew 7:24,
 - i. *²⁴“Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock. ²⁵And the rain fell, and the floods came, and the winds blew and beat on that house, but it did not fall, because it had been founded on the rock. ²⁶And everyone who hears these words of mine and does not do them will be like a foolish man who built his house on the sand. ²⁷And the rain fell, and the floods came, and the winds blew and beat against that house, and it fell, and great was the fall of it.”*
 - b. The foolish man hears the words of Jesus, and yet he refuses to DO the words of Jesus
 - i. His house is built upon the sand
 1. Therefore, his house will not endure through the storms
 - c. But the WISE man is the man who hears Jesus’ words, and then he DOES Jesus’ words
 - i. This is the same word Jesus uses for “shrewd” here in Luke 16
 1. The shrewd man builds his house upon the solid foundation of the rock of Christ
 - a. Therefore, when the winds and the waves beat against his house, the house stood FIRM
 - i. This is what it looks like to be a WISE man or woman
 - ii. This is what it looks like to be shrewd in a GOOD way
 - ii. Your shrewdness is not focused upon your SELF – it is focused on CHRIST
 1. Your wisdom is not grounded in the wisdom of THIS world – it is grounded upon the wisdom of the Kingdom of God

- vi. Brothers and sisters, I believe that understanding this distinction between a SELF-focused shrewdness and a KINGDOM-focused shrewdness is the key to understanding Jesus' parable here in Luke 16
 - 1. When the dishonest manager realizes that the roof of his luxurious house is beginning to cave in on him, he frantically begins to scramble around in a SELF-focused shrewdness
 - a. He goes to each of his master's debtors, men who owed his master MASSIVE amounts of goods,
 - i. And he shrewdly connives a way to try to make EVERYONE happy, and save his own skin
 - 1. The first debtor owed the rich man the equivalent of 875 gallons of oil
 - a. Assuming that this was a high grade of pure olive oil, in today's world that would be about \$50,000 worth of oil
 - 2. The second debtor owed the rich man the equivalent of about 60,000 pounds of wheat
 - a. Assuming that this was good, high-quality organic wheat, in today's world that would be about \$115,000 worth of wheat
 - b. So the manager figures, "If I can get at least a good portion of these people's debt resolved, then maybe my master will at least be satisfied enough not to throw me in jail..."
 - i. And all of these people that owe him money will be so thankful that their debt has been decreased, that now they will welcome me into their homes."
 - 1. Jesus says that the rich man finds out what the manager has done, and he commends him for his shrewdness
 - a. For the sons of this world are more shrewd in dealing with their own generation than the sons of light."
- vii. And then, Jesus gives us this perplexing admonition in verse 9...
 - 1. *"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."*
 - a. As I mentioned earlier, this is where so many adherents to the prosperity gospel plant their flag
 - i. "SEE. Jesus himself tells us that we can use wealth to win friends and influence people!"
 - ii. "The rich man in this parable, who is typically supposed to represent God, COMMENDS the manager for his shrewdness..."
 - 1. That MUST mean that God will do the same for us!"
 - a. When we are shrewd in dealing with the world...
 - b. When we plan and strategize in ways to make money and build wealth...
 - c. When we build up our earthly treasures in an effort to make friends for ourselves out in the world
 - 2. Then God Himself will commend us, and we will be received into eternal dwellings
 - iii. Jesus CLEARLY wants us to be rich... he CLEARLY wants us to be prosperous... he CLEARLY wants us to be wealthy

1. Because BY THAT WEALTH, we can become friends with the world!!
- viii. My friends, this is the danger of reading the Word of God through the lens of American affluence
1. It is also the danger of not using Scripture to interpret Scripture
 - a. Taken in isolation, we could very easily apply this passage in the way in which I just described
 - i. But if we dig a little deeper, we will see that there is more going on here than is initially apparent
 1. Throughout the New Testament, the writers typically use a certain word for wealth and riches
 - a. This is the Greek word, *ploo-toss*
 2. *Ploo-toss* is a relatively neutral word...
 - a. In some passages it refers to the deceitful riches of this world
 - b. In other passages it refers to the exceedingly abundant riches of the Kingdom of God
 - i. Again, like the word used for “shrewd,” it’s application depends upon its context
 3. *Ploo-toss* is the general word used for riches in the New Testament
 2. However, Jesus uses a different word for wealth here in Luke 16
 - a. It is the Aramaic word, *mammon*
 - i. The word, *mammon*, doesn’t just convey wealth and riches as things you accumulate
 1. Mammon is described as wealth PERSONIFIED
 - a. It is wealth as one’s MASTER
 - b. To put it in its most straightforward definition, it is wealth as one’s GOD
- ix. In John Milton’s classic work entitled, *Paradise Lost*, Milton imagines what the fall of Satan might have been like, before the fall of man in the Garden
1. The novel begins with Satan awakening in Hell, after he has been cast out of heaven
 - a. As Satan looks around him, he sees all of his mighty fallen angels, still unconscious from their fall as well
 - i. Satan rises out of the murky lake that they had all fallen into, and he begins to rouse his angels – his demons – from their slumber
 1. As his demons begin to awake, Milton starts naming off the chiefs of these demons
 - a. And in Milton’s imagining of things, each of these chief demons will actually become a false deity that man will worship on the earth
 - b. There are the chiefs Ba’al and Chemosh and Molech, the false gods that we see so often in the Old Testament
 - c. There are the chiefs Ammon and Ra, two of the false gods of the Pharaohs in Egypt
 - d. Even some of the Roman gods were represented by these demonic chiefs, as Titan and Saturn awaken as well

2. But then, as all the demonic armies awake, and they begin to move up this great mountain in hell which will become Satan's palace, a new demon emerges...
 - a. The demon Mammon
 3. Milton writes of this god...
 - a. Mammon led them on – Mammon, the least erected spirit that fell from heaven...
 - i. For even in Heaven his looks and thoughts were always downward bent...
 - ii. Admiring more the riches of heaven's pavement of trodden gold, than anything divine or holy that might be seen there
 - b. Milton goes on to say that, by Mammon's influence, mankind has ransacked the earth with unholy hands, "rifling the bowels of mother earth for treasures that would have been better if they would have stayed hidden"
 - i. Through the influence of Mammon, men built the tower of Babel
 - ii. Through Mammon, Milton writes, the fame and strength of the kings of this world have been founded
 1. Granted, Milton's words in Paradise Lost are just a fictional interpretation of what MIGHT have happened
 - a. But I believe that he has accurately captured what Jesus is teaching us here in this passage
 - d. I believe that Jesus is actually using irony here in this passage to show us what is NOT to be commended
 - i. My friends, one of the easiest ways that you can make friends in this world is by surrendering your heart to one of the gods of this world
 1. Do you want to make friends for yourself like the sons of this world make friends for themselves?
 - a. Well then, go to the false god of unrighteous wealth
 - i. Go to the god of Mammon
 1. Learn how to be wise and cunning according to Mammon's ways
 2. Learn how to be shrewd according to HIS teachings
 - ii. And as you make friends with the world using worldly ways, the world will welcome you in, and you will join them in their eternal dwelling
 1. Note in verse 9 that Jesus DOES NOT say anything that would infer that these eternal dwellings are GOOD eternal dwellings
 - e. We don't have to go very far in the Scriptures to see what Jesus TRULY desires from us, do we?
 - i. Just keep on reading in verses 10-13...
3. Luke 16:10-13
 - a. *¹⁰One 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. ¹¹If then you have not been faithful in the unrighteous wealth, [again, if you have not been faithful in the wealth of Mammon] who will entrust to you the TRUE riches? ¹²And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³No 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."*
 - i. Or, as it reads in the original language...
 1. You cannot serve both God and Mammon
 - a. Brothers and sisters, our God is a JEALOUS God
 - i. He doesn't just want some of our heart – He wants ALL of our heart

2. Those who would use this Parable to advance the prosperity gospel want to have their feet in both worlds, don't they?
 - a. Sure, they want to serve God
 - i. So they're going to talk a lot about Him, and they're going to talk a lot about His Word
 1. They'll even talk a lot about Jesus, and they might even get most of the boxes checked when it comes to sharing the Gospel accurately
 - b. But AT THE SAME TIME, they are also holding high the false god of Mammon
 - i. Do you want to serve God AND have an easy life?
 1. Well, just serve God AND serve MAMMON
 - ii. Do you want to be a Christian AND avoid all the suffering and persecution that Paul and the Apostles experienced?
 1. Well, just proclaim the name of Jesus AND use Mammon to make friends with the world
 - iii. Be shrewd, my friends, and build part of your house upon the foundation of Christ, AND part of your house upon the foundation of this world
 - c. In that way, you will be commended by the master...
 - i. But it will not be the Master of the Kingdom of God who will be commending you
- ii. You cannot serve both God AND Mammon
 1. Either you will hate God and love Mammon, or you will be devoted to God and despise Mammon
 - a. You cannot have it both ways, Christians
 2. This is why James, Jesus' half-brother, one of the men who would become a PILLAR in the early church, would say in James 4:1-5,
 - a. *¹What causes quarrels and what causes fights among you? Is it not this, that your passions are at war within you? ²You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask. ³You ask and do not receive, because you ask wrongly, to spend it on your passions. ⁴You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore, whoever wishes to be a friend of the world makes himself an enemy of God. ⁵Or do you suppose it is to no purpose that the Scripture says, "He yearns jealously over the spirit that he has made to dwell in us"?*
 - i. Do you see, friends?
 1. Why is there so much strife all around us in our world today?
 - a. Because we are all chasing after our own passions!
 2. Why do we so often fight and quarrel and argue and bicker?
 - a. Because we desire the things of Mammon, and God doesn't give it to us!
 3. Why are we so unsatisfied and discontented in so much of our lives?
 - a. Because deep down, what we really want is to be friends with the world
 - i. We want them to like us and admire our stuff
 - ii. We want to enjoy all the comforts they enjoy
 - b. We really do WANT to serve God

- i. But if we were willing to be honest, we really want to serve Mammon as well
 - 3. And so our passions wage war within us
 - a. Our desires battle against one another
 - i. And we wonder why our house is beginning to crumble all around us
- b. So what then is the answer for us?
 - i. Is this where we hold up our big end-of-the-year checks and say, "OK God, I'm handing over a big chunk of money to the church, so we can build bigger buildings, the pastors can have bigger salaries, and you'll reward me by prospering MY bank account this next year!!"?
 - 1. No, my friends
 - a. Don't you see that that is the shrewdness of THE WORLD?
 - i. Don't you see that that is an entirely SELF-focused wisdom,
 - 1. A wisdom that comes not from our Father in heaven, but from the cunning and deceitfulness of Mammon?
- c. No, Jesus has already given us the answer
 - i. Look in verse 11...
 - 1. *¹¹If then you have not been faithful in the unrighteous wealth, who will entrust to you the TRUE riches?*
 - ii. And then in verse 12...
 - 1. *¹²And if you have not been faithful in that which is another's, who will give you that which is your own?*
- d. Friends, the TRUE riches have ALREADY been given to all who would follow after Christ
 - i. When we are trifling around with "that which is another's" we are just chasing after the unrighteous wealth of this world
 - 1. Jesus tells us, "Friends, look to what is ALREADY your own"
 - a. And what is our own?
 - i. Back in Luke 12:32-34, Jesus tells us...
 - 1. *³²"Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. ³³Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. ³⁴For where your treasure is, there will your heart be also."*
- e. Brothers and sisters in Christ, your Father has already given you THE KINGDOM!
 - i. So if you do happen to come into some of the unrighteous wealth of this world, GIVE IT AWAY!
 - 1. Walk in the wisdom of THE KINGDOM, rather than the wisdom of your SELF
 - a. Your Father has already promised to take care of your every need in this world
 - i. So let go of your fear and anxiety!
 - ii. Let go of your passions and desires!
 - iii. Let go of your pursuit of Mammon!
 - 1. Serve God with your WHOLE heart
 - a. Seek HIS Kingdom far above any earthly kingdom
 - b. May your greatest treasure be found in Christ, and in Christ alone!