

The New Bible Economics

“And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.”
Luke 16:8-9

Introduction:

1. Two years into my ministry, I preached eleven sermons, in Oct-Nov, 1986, entitled, “Bible Economics.”
2. These sermons taught true wisdom from God’s Word, which many have used to great financial profit.
3. But the emphasis in my ministry and in those sermons was not as spiritual and heaven-oriented as now.
4. Therefore, as in all works of mere men, it must be revised – not the content, but rather the emphasis.
5. The tapes and outlines of those sermons are available; and if God’s simple rules contained in them are followed in the context of this sermon, they will deliver and bless you and your family financially.
6. Our text is one of the least understood parts of the New Testament – the unjust steward (Luke 16:1-15).
7. I also will happily alter my interpretation of our text as taught in my sermon series on Luke in 1989-90.
8. I want to destroy the lie of the *successful Christian businessman* as a goal for your life and our church.
9. As strangers and pilgrims in the earth, we have been called by our Lord to live by self-denial for Him.
10. This parable, or narrative, has been used by skeptics and God-haters to reproach the integrity of Jesus; for they accuse Him falsely, supposing He approved of the unjust steward’s embezzlement and fraud.

I. The LESSON (16:1-8a)

- A. Let us consider our audience, so that we can rightly perceive the context of the lesson.
 1. The disciples present had already been well taught the sacrificial life (14:25-33).
 2. There were many publicans and sinners (15:1), who needed financial instruction.
 3. Pharisees were also present here, so the Spirit reminds us of their covetousness; and their response indicates that this lesson exposed their hypocrisy (16:14).
- B. Whether it is a parable or a narrative matters little – the same interpretive rules apply.
 1. Jesus does not have to tell us it is a parable each time for it to be a parable, for we know that He primarily used parables to teach the people (Matthew 13:34).
 2. And the dark and difficult nature of this lesson certainly lends itself to being a parable, which are dark sayings (Psalm 49:4; 78:2; Ezek 17:2; Matt 13:10-13).
 3. Details are not the key, as it is the overall lesson we seek. Look for the lesson!
 - a. Many apply spiritual value to each detail of the Good Samaritan (Luke 10:30-37), though the whole lesson was simply and only to identify a man’s neighbor, in answering a self-righteous lawyer (Luke 10:29,36).
 - b. Many run amok guessing which ground was regenerate in the parable of the sower (Luke 8:4-18), when the lesson was only how to hear (8:18).
- C. Let us define a few terms that should help us understand this lesson clearly and easily.
 1. **Steward.** An official who controls the domestic affairs of a household, supervising the service of his master’s table, directing the domestics, and regulating household expenditures. See Genesis 39:1-6 regarding Joseph, and Genesis 43:19-23; 44:1; Matthew 20:8; Luke 12:42.
 2. **Wasted.** To destroy, injure, impair, damage (property); to cause to deteriorate in value; to suffer to fall into decay. In unfavorable sense: To spend, consume, employ uselessly or without adequate result. See Luke 15:13.
 3. **Account.** A reckoning as to money, a statement of moneys received and expended, with calculation of the balance; a detailed statement of money due. See Philemon 1:18; Psalm 40:5.
 4. **Dig.** Manual labor of the meaner sort in removing soil by hand. See Luke 13:8.

- D. The lesson is quite clear, but let us consider a few points for clarification or emphasis.
1. About to lose his job, the steward takes wise precautions to secure his future.
 2. Debtors gave notes to creditors over their signatures, confirmed by the steward.
 3. The steward here made no collections – he simply and only reduced their debts.
 4. When it says “the lord” commended the unjust steward (16:8), this is not the Lord Jesus, but rather the rich man, the steward’s lord, who commended him.
 5. When it says the lord “commended” the unjust steward (16:8), this praise is specifically for wisdom in providing for his future, rather than for stealing; the rich man had already shown his strong disapproval of waste and fraud (16:1-2). And there is no good investment of assets or early repayment of debts to praise.
 6. When it says “unjust” steward (16:8), we are reading our Lord’s commentary in the narrative; for this adjective was used by Him, not the rich man; thus releasing our Saviour from any implication in approving of the steward’s fraud.

II. The INTERPRETATION OF THE LESSON (16:8b)

- A. Who are the “children of this world”?
1. They are natural men with ambition and concern in this life only (Psalm 17:14).
 2. They are natural men without any spiritual life or spiritual nature (Luke 20:34).
 3. They are the children of wrath living by the course of this world (Eph 2:1-3).
 4. They are belly-worshippers who mind earthly things (Phil 3:18-19; Luke 16:25).
- B. What is “their generation”?
1. **Generation.** Offspring, progeny. Family, breed, race; class, kind, set of persons.
 2. “Generation” used to classify a kind of person is found in Proverbs 30:11-14.
 3. “Posterity” used to classify a family or kind of person is found in Psalm 49:6-20.
 4. Jesus is here describing children of this world living by the ambitions, rules, and objectives of their family, breed, race, class, or kind of men. In other words, the children of this world doing naturally what they all generally know and do well.
- C. What is their “wisdom”?
1. It cannot be true wisdom – the steward embezzled twice – which is foolish sin.
 2. It cannot be financial wisdom – the steward wasted his lord’s assets foolishly.
 3. The wisdom must be identified by the lesson – securing his future against evil.
 4. The rich man did not commend his steward for his theft or for his great use of household assets; for he disapproved of the one, and the other was not true.
 5. He commended him simply and only for carefully providing his future security by wise forethought, prudent measures, thorough diligence, and timely actions.
 6. Forget all other details and questions to see only the wise efforts for the future.
- D. Who are the “children of light”?
1. Children of light are the opposite of the children of this world – God’s saints.
 2. They are spiritual men who have the light of grace and gospel to guide them.
 3. They are the sons of God, as the Spirit defines them (Eph 5:8; I Thess 5:5).
 4. What is lost here by ellipsis is the “their generation” of the children of light.
- E. How are they inferior in wisdom?
1. The wisdom being considered is prudence and diligence providing for the future.
 2. It cannot be stealing from your master, for children of light hate such “wisdom.”
 3. It cannot be wisely using financial assets, for children of light can do better, after all, they have Proverbs and the fear of the Lord for much greater wisdom.
 4. **This is it!** Believers are not as careful, prudent, diligent, timely, and concerned to prepare for their future security (in another world) as the wicked are in securing their future (in this present world). What a disgrace and shame!

5. The children of this world fear their accounts here, where financial security is at risk; but the children of light will give an account later, where eternity is at risk.
6. Men of this world make enormous choices and sacrifices in order to obtain a corruptible crown (I Cor 9:24-25), but only Paul and a few others make comparable choices spiritually for an incorruptible crown (Phil 3:8-14,17-21).
7. How wise are you in ordering your affairs to prepare and provide for eternity?

III. The APPLICATION OF THE LESSON (16:9)

- A. Since the lesson thus far rebukes and admonishes believers for their lack of concern and diligence in preparing for the next life, we can easily see our Lord's exhortation here.
- B. Who are the "friends"?
 1. The plural noun "friends" and plural pronoun "they" are simply taken from the words and plot of the lesson in order to keep the same language and reasoning.
 2. For there were plural "debtors" (v5) becoming friends as the plural "they" (v4).
 3. As the steward made "friends" through careful foresight, so "they" would receive him in the day of trouble; we are to make "friends" as well, so "they" can help us in the day of our accounting. But this only means that we are to use the same preparatory wisdom of the steward in order to prepare for our future.
 4. To become distracted by the plural "friends" and "they" is to likely miss the lesson, for we must key on the wisdom that has been commended clearly (v8).
- C. What is the "mammon of unrighteousness"?
 1. **Mammon.** The Aramaic word for 'riches', occurring in the Greek text of Matt 6:24 and Luke 16:9-13, which came to negatively personify money in English.
 2. "Unrighteousness" is used to modify riches as deceitful, dangerous, and vain riches, in distinction from the true, profitable, and lasting riches (16:11).
 3. Jesus is not exhorting His hearers to make friends unrighteously with money, or to make friends with money obtained unrighteously; but He is rather exhorting them to make friends with unrighteous money, the deceitful and vain riches.
 4. Money and riches are unrighteous, in that they deceive and tempt the soul away from God and destroy men with many sorrows (Luke 18:25; I Tim 6:9-10,17).
- D. What is it to "fail"?
 1. Our Lord chose the word "fail" to continue in His comparison with the steward.
 2. Failing to the steward was being called to give an account of his activities with the high risk of losing his job and being unemployed with shame and suffering.
 3. But saints do not fail this way, as they do not get fired for fraud and theft, and the mere loss of a job does not have nearly this meaning to the children of light.
 4. Failing here describes death, when believers will give account to their Lord and Master for what they have done with their lives, and they will face the very real possibility of shame and suffering in eternity (II Cor 5:10-11; Rom 14:10-12).
 5. Consider the Spirit's description of death (Ecclesiastes 12:6-7; Isaiah 57:16).
- E. What are "everlasting habitations"?
 1. Again, our Lord chose "habitations" to follow the lesson of the steward, who did what he did to secure "houses" for his lodging/employment after his firing (v4).
 2. The children of light are strangers and pilgrims in the earth and have no permanent dwelling place here (Psalm 39:12; Hebrews 11:13; I Pet 1:17; 2:11).
 3. The everlasting habitation of the children of light is heaven (I Peter 1:3-5; Hebrews 10:34; I Thessalonians 1:10; 4:17; 5:5-10; Ephesians 3:15).
 4. To fail is to be with the Lord (II Cor 5:1-8; Phil 1:21-24; II Ti 4:18; II Pet 1:11).

F. What is the sense of this application?

1. Remember, and this point is key! The choice of language is only to continue and apply the parable, so we cannot get confused by the words, which are taken from the steward's example i.e. "friends," "fail," "they," and "habitations."
2. Read, "As the steward took steps to provide for his future security, you should use money and financial duties of this life with an eye to eternity, so that your use of them will secure a place in heaven when your account is taken at death."
3. We have arrived at the sense by inductive reasoning, from particulars to the rule.
4. This sense is taught elsewhere by the Holy Spirit with great comparative value.
 - a. The rich are to be taught fiscal conduct to secure their everlasting habitation (I Tim 6:17-19). **This commentary by the Spirit is glorious!**
 - b. We must lay up treasure in heaven, not on earth (Mat 6:19-21; 19:21-24).
 - c. Consider the language of our Lord Jesus in Luke's account (Luke 12:33).
 - d. Our assistance to various saints will be remembered (Matthew 10:41-42).
 - e. Our assistance to the least of saints will be remembered (Matt 25:31-46).
 - f. Financial sowing to the kingdom of God brings eternal life (Gal 6:6-10).
 - g. Our confidence of eternal life is by doing certain things (II Pet 1:10-11).
5. Any difficulty in the language is due to forgetting it is a figurative lesson.
 - a. If you wrest these words literally, you will end up confused and in wild heresies involving illegal financial liaisons with the world for retirement.
 - b. Could we choose the steward's morals and make friends with the Mafia?
 - c. The words used in this verse are simply and only to key off the steward.
6. Any difficulty in the application is due to forgetting the context of the lesson.
 - a. Pharisees were present, and the Spirit reminds us of their covetousness; and their response indicates that He had exposed their hypocrisy (16:14).
 - b. The prime corollary taught was the enmity of mammon and God (16:13).
 - c. If you wrest these words for a carnal sense, as I once did, you will violate context, cheapen the lesson, and miss the "wisdom" commended.
7. Can this verse be read with the figure of irony, Jesus ridiculing trust in money?
 - a. Considered without regard to context, this is a plausible solution ... but:
 - b. No, He has just stated a positive commendation and interpretation (v8).
 - c. No, He follows with positive rules continuing positive teaching (v10-13).
 - d. No, Jesus seldom uses irony, especially with disciples, for the nature of irony is a figure expressing contempt, rather than patient instruction.
 - e. No, we do not allow irony without overwhelming evidence, due to the nature of the figure – words being used in their very opposite sense.
 - f. If we have found a perfect solution without it, supported by Scripture; we do not revert to irony, since it disrupts the entire positive context.
8. What have you done in preparation for the next life, when you fail of this life?

IV. **The COROLLARIES OF THE LESSON (16:10-13)**

- A. Faithfulness in insignificant things like money proves character for larger things (v10).
 1. This is a general principle of life, which all men follow instinctively and wisely.
 2. Our use of this life's carnal things indicates our spiritual character (Ps 15:1-5).
 3. Jesus used this general principle in the parable of the talents (Matt 25:14-30).
 4. He does not draw the interpretation and application here, but in the next verse.
- B. How can God fairly bestow the true riches on those unfaithful in money matters (v11)?
 1. We know what "the unrighteous mammon" is, the deceitful money of this life.

2. But what are the “true riches”? They are the grace of God and eternal life.
 - a. The grace of God is the superabundant Presence of His Spirit, strength for holy living and fruitbearing, and fellowship with the Father and Son.
 - b. Eternal life is the unspeakable gift, which will be given in the great day.
3. But those who are unjust and wickedly slothful in their small natural duties here do not deserve spiritual riches in this world and eternal life to come (Matt 7:21; 25:41-46; Luke 16:25; James 5:1-6; Jude 1:11; Hebrews 3:2).
- C. How can God fairly bestow personal wealth on those unfaithful as mere stewards (v12)?
 1. Instead of getting worked up over the words “another man’s,” let us remember the steward and the words and plot (16:1-8) that our Saviour is still considering.
 2. God has made us stewards of many things i.e. health, money, family, job, etc.
 3. Those who are not faithful as stewards, do not deserve title to their own riches.
 4. Here again, the Saviour is pressing our responsibility to lay hold of eternal life by faithfully discharging our duties in the things He has assigned to us here.
- D. Serving opposing masters as God and money is absolutely and always impossible (v13).
 1. Here is where the lie of the *successful Christian businessman* meets its doom.
 2. But our deceitful hearts desperately desire to be both and have both. Wrong!
 3. In order to please God, you must be single-minded, loving him only and totally.
 4. If riches increase, don’t love them, and do give them (Ps 62:10; I Tim 6:17-19).
 5. To even desire riches is to place yourself in enormous danger (I Tim 6:6-10).
 6. Paul warned similarly against careflessness in business activities (I Cor 7:29-32), where he directs us to BE on guard against the things that distract us from Him.

V. The POPULARITY OF THE LESSON (16:14-15)

- A. The Pharisees, who were very covetous, heard this lesson and ridiculed Jesus for it.
 1. They sought to have a form of godliness and seek financial prosperity also.
 2. Consider – they would assign assets to avoid supporting parents (Matt 15:3-9).
 3. Consider – they used long prayers to steal the assets of widows (Matt 23:14).
 4. Consider – they valued oaths on temple gold above the temple (Matt 23:16).
- B. But He gloriously exposed their wicked intents and condemned their carnal religion.
 1. As carnal Christians today, they wanted their cake and eat it too (II Tim 3:4-5).
 2. Jesus condemned the *successful Christian businessman* as an abomination, even though it might be highly esteemed among men, for He measures by the heart.
 3. They gave great displays of religion in order to hide their covetousness, but God sees the hearts of all men; and He knew their ungodly ambition and greed.
- C. Most men are belly worshippers – the most important thing is their belly (Phil 3:18-19).
 1. Men hate to have their double-minded compromise exposed and condemned.
 2. Demas loved the present world and left Paul in Rome to pursue it (II Tim 4:10).
 3. If we are to please God and walk with Him, we must purify our hearts (Jas 4:8).
- D. Godly saints will rejoice in the lesson and remember to keep their affections in heaven.
 1. Paul, as a minister, was careful to avoid any cloke of covetousness (I Thess 2:5).
 2. The love of money is the root of all evil, and the desire for riches deceives and destroys men horribly, contrary to the faith of the gospel (I Tim 6:6-10).
 3. Therefore, we learn to hate things of this life, especially money (I John 2:15-17).

Conclusion:

1. How wise are you in ordering your affairs to prepare and provide for eternity, which is of great value?
2. Have you laid up in store for yourself a good foundation against the time to come (I Timothy 6:17-19)?
3. We must set all our affections above, in heaven, where our Lord is, not on the earth (Colossians 3:1-4)!