Candlewood Church



THE TREASURE PRINCIPLE – Under New Management

November 8, 2026

Glenn Garvin

BIG IDEA: Money is a mob boss who makes a terrible master. But money can also be a wonderful servant.

SCRIPTURE FOCUS: "Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life." **1 Timothy 6:18-19 NLT**

Who's the Boss?

God does not need our money, but He knows how dangerous or helpful it can be in our lives. We don't usually think of money as a boss; we think of it as a tool. Jesus warns us of the difference.

The Monopoly story

- **The real inventor was a woman who hated monopolies.** Lizzie Magie created The Landlord's Game in 1903 and patented it in 1904. A follower of economist Henry George, she designed it to *warn* people: it showed how landlords piling up property and collecting rent got rich at everyone else's expense.
- **The man who did get rich wasn't the inventor.** For decades the game spread as a homemade folk game. In 1932, Charles Darrow learned it from friends, wrote down the rules, added a few touches, and sold it as *Monopoly*. Parker Brothers bought it from him in 1935, then bought Lizzie's patent for **$500, with no royalties**.

- **Darrow became the first board-game millionaire.** Magie's role was largely forgotten until a 1970s lawsuit over a game called *Anti-Monopoly* brought it back to light. The game has since sold more than 275 million copies.
- **The Monopoly guy:** he first appeared in 1936 on the Chance and Community Chest cards, was named "Rich Uncle Pennybags" in 1946, and became "Mr. Monopoly" in 1999. A former Parker Brothers executive says his look was modeled on J.P. Morgan, the Gilded Age banker. (And no, he never wore a monocle.)

The irony: a game invented to warn us about greed became the game that teaches kids to bankrupt their families at the kitchen table. Mammon took over the board.

In Luke 12:13-14, a man asks Jesus to settle a money dispute with his brother. Jesus declines to act as judge, but He warns the crowd about greed.

The Mob Boss

Mammon runs our cultural neighborhood like a mob boss. He offers protection ("you'll be safe if you have enough"), collects his cut every week (worry, overtime, comparison), and we never quite get out from under him.

- **Tim Keller:** "Look where your resources flow almost effortlessly."
- **Glenn Packiam**, *Mammon & Me*: Jesus spoke about mammon like it is a rival god; money and possessions "are not simply resources; they are potential rivals for the affections of our hearts."

"Possessions possess." Luke shows us two rich men who met Jesus, and each one had a money boss.

1. The Bad Boss

Luke 16:1-13; Matthew 13:22

Jesus tells the story of the shrewd manager, a true Bible brain scrambler: why is an owner impressed by the guy he was about to fire? (See the Dig Deeper: The Shrewd Manager and the Two Masters.) Then Jesus lands the point:

> *"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."*
> **Luke 16:13 NLT**

Jesus doesn't say we *shouldn't*; He says we *can't*. We are powerless to serve both.

Word study

Jesus uses strong language: we will "hate" one and "love" the other; we will "grip" one and "despise" the other.

- **oiketēs:** household servant; mammon moves into the house.
- **douleuō:** to serve, to be a slave to.

- **kyrios:** lord, master, owner.
- **dynamai:** to be able, to have power. We simply don't possess the power to serve both.
- **miseō:** to hate, detest, abhor.
- **agapaō:** to love; God's unselfish, eternal love.
- **antechō:** to hold fast, to be devoted to. We will grasp and grip one or the other.
- **kataphroneō:** to despise, to scorn. We will look down on one or the other.
- **mamōnas:** an Aramaic word for wealth or possessions (older translations keep "mammon"), "the treasure a person trusts in," related to the Hebrew *'aman*, "to trust" (J. Thayer).

In the parable of the sower, the thorns that choke God's word are life's worries and the pull of wealth: MOOLA, or at least the illusion of wealth.

> *"The seed that fell among the thorns represents those who hear God's word, but all too quickly the message is crowded out by the worries of this life and the lure of wealth, so no fruit is produced."* **Matthew 13:22 NLT**

2. The Rich Man, a Camel and a Needle

Luke 18:18-27; Mark 10:17-27

- A man who was both religious and rich asks Jesus, "What should I do to inherit eternal life?" His assumptions hadn't given him the peace he wanted.
- Jesus answers with **five commandments** (Luke 18:20), all from the "second tablet": how we treat people. These are the ones others can see and check off by watching our behavior. The man replies, "I've obeyed all these commandments since I was young" (18:21).
- Jesus wasn't giving him a believer's discount. He held back the other five for a reason, beginning with the first: "You must not have any other god but me" (Exodus 20:3 NLT). **And that other god was money.** He also left out graven images, taking the Lord's name in vain, the Sabbath, and coveting.
- **A tender detail in Mark:** "Looking at the man, Jesus felt genuine love for him" (Mark 10:21 NLT). Instead of pointing a finger, Jesus gave an invitation:

> *"There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."* **Luke 18:22 NLT**

The man wanted to do everything right except fire his mob boss. "He became very sad, for he was very rich" (Luke 18:23).

- **The camel and the needle (Luke 18:25):** Jesus meant a real camel and a real sewing needle; it's deliberate, absurd exaggeration. There's no evidence a "needle gate" ever existed. Matthew and Mark use the everyday word for a sewing needle (*rhaphis*); Luke uses *belonē*, a word for a surgical needle.

- If camels could squeeze through with effort, rich people could too. But Jesus says it's impossible. "Then who in the world can be saved?" (Mark 10:26). "Humanly speaking, it is impossible. But not with God. Everything is possible with God" (Mark 10:27 NLT).

3. Under New Management

Luke 19:1-10

After one short story about a blind beggar, Luke introduces another rich man, desperate to meet Jesus. **Zacchaeus is the camel that made it through the needle**, and the reason we should never give up on anyone finding Jesus. With God, everything is possible.

- Zacchaeus is a chief tax collector, rich, and despised. He climbs a tree to see Jesus, and Jesus invites Himself over.
- There's no lecture, no demand, not even a suggestion. Jesus just shows up at his house and hangs out with his friends, and He took flak for eating with tax collectors and sinners before (Matthew 9:10-17; Mark 2:15-22; Luke 5:29-39).
- Zacchaeus fires his money mob boss and redirects his money on the spot: "I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!" (Luke 19:8 NLT).
- Jesus declares a new reputation over the house: "Salvation has come to this home today... For the Son of Man came to seek and save those who are lost" (Luke 19:9-10 NLT).

Zacchaeus didn't negotiate with the mob boss or attempt the impossibility of serving both. He fired him and flipped his money into investing in the poor and paying back those he cheated. **Generosity is how you fire your money mob boss.** As Randy Alcorn puts it, giving is the antidote to materialism.

Put Money to Work

Money doesn't disappear after Jesus takes over; it gets to work serving Kingdom priorities. When money is our servant, not our master, we begin to make Kingdom decisions.

- **Even the shrewd manager gave!** "Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home" (Luke 16:9 NLT). Money sent ahead pays eternal dividends.
- "Money can't fire Jesus. But Jesus can fire money, and then hire it back to work for the Kingdom."
- "When Jesus walks in, the sign on the door changes: Under New Management."
- "Money's not the boss of me."

Reflection: Follow the Money

- Where do my resources flow almost effortlessly? What does that say about who's running the place?

- Am I more like the rich religious man or Zacchaeus: holding on and walking away sad, or letting go and finding joy?
- What would change if my money worked for the Kingdom instead of the other way around?

Application: Take a Generosity Step

- Give money away this week. That tells money who's boss. Ask God where and how to direct it. Be spontaneous, like Zacchaeus; starting small is fine. The point is who decides.
- Start thinking about tithing, giving cheerfully as God directs and as you decide in your heart, and about missions, where we give regular monthly support to our missionaries and help fund their projects.

SCRIPTURES

Luke 16:13 NLT ON SCREEN
"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."

Matthew 13:22 NLT ON SCREEN
The seed that fell among the thorns represents those who hear God's word, but all too quickly the message is crowded out by the worries of this life and the lure of wealth, so no fruit is produced.

Luke 18:20 NLT ON SCREEN
But to answer your question, you know the commandments: 'You must not commit adultery. You must not murder. You must not steal. You must not testify falsely. Honor your father and mother.'

Luke 18:21 NLT ON SCREEN
The man replied, "I've obeyed all these commandments since I was young."

Mark 10:21 NLT ON SCREEN
Looking at the man, Jesus felt genuine love for him.

Exodus 20:3 NLT ON SCREEN
You shall have no other gods before me.

Luke 18:22 NLT ON SCREEN
When Jesus heard his answer, he said, 'There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."'

Luke 18:23 NLT ON SCREEN
But when the man heard this he became very sad, for he was very rich."

Luke 18:25-26 NLT **ON SCREEN**
In fact, it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" "Those who heard this said, 'Then who in the world can be saved?"'

Mark 10:26 NLT **ON SCREEN**
The disciples were astounded. "Then who in the world can be saved?"

Luke 18:27 NLT **ON SCREEN**
"He replied, 'What is impossible for people is possible with God."'

Luke 19:8 NLT **ON SCREEN**
"Meanwhile, Zacchaeus stood before the Lord and said, 'I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!"'

Luke 19:9-10 NLT **ON SCREEN**
"Jesus responded, 'Salvation has come to this home today, for this man has shown himself to be a true son of Abraham. For the Son of Man came to seek and save those who are lost."'



DIG DEEPER NOTES



Dig Deeper: Monopoly

On Sunday we talked about money as a boss: a terrible master but a wonderful servant. It turns out one of America's favorite board games has been preaching that sermon, and then forgetting it, for more than a hundred years. Grab your little silver dog and pass Go. Here's the real story of Monopoly.

The Inventor You've Never Heard Of

Monopoly wasn't invented by a businessman. It was invented by **Lizzie Magie**, a woman who couldn't stand monopolies.

Magie created **The Landlord's Game** in 1903 and patented it in 1904. She was a follower of economist Henry George, and she designed the game as a teaching tool. She wanted players to see, around a kitchen table, how landlords who piled up property and collected rent grew rich at everyone else's expense.

Here's the brilliant part: **she wrote two sets of rules.**

- In one, players raced to build monopolies and crush their opponents.
- In the other, **everyone was rewarded when wealth was created.**

Same board. Same money. Same players. Completely different outcomes, depending on which rules you played by. She wanted people to feel the difference.

The Man Who Passed Go and Collected Millions

For years, versions of Magie's game spread as a homemade folk game, with players drawing their own boards and swapping house rules. In 1932, a man named **Charles Darrow** learned the game from friends, wrote down the rules, added a few touches, and began selling it as *Monopoly*.

Parker Brothers bought it from him in 1935. When the company learned Darrow wasn't the original inventor, it bought Lizzie Magie's patent for **$500, with no royalties**.

Monopoly sold about 278,000 copies its first year and more than 1.75 million the next. Darrow became the first board-game millionaire. Magie's role was largely forgotten until a 1970s legal fight over a game called *Anti-Monopoly* brought her story back to light.

A game invented to warn us about greed made someone else rich, and the person who invented it got $500.

Meet the Mob Boss

And then there's the guy with the top hat and the mustache.

- He first appeared in **1936**, on the Chance and Community Chest cards.
- He didn't have a name until **1946**, when Parker Brothers called him **"Rich Uncle" Pennybags**.
- In **1999**, he was renamed **Mr. Monopoly**.
- According to former Parker Brothers executive Philip Orbanes, his look was modeled on **J.P. Morgan**, the Gilded Age banker and one of the most powerful financiers in American history. If he reminds you of an old-time mob boss, you're not far off.

Pop quiz: does the Monopoly man wear a monocle?

If you said yes, you're in good company, and you're wrong. He never wore one in the classic game. So many people "remember" the monocle that it's become a famous example of the **Mandela effect**, a false memory that lots of people share. (Some think a monocled "Monopoly guy" in a 1995 *Ace Ventura* movie helped plant it.) Money has a way of looking more distinguished in our imaginations than it really is.

How much money did the game make?

There's no published figure. Parker Brothers was family-owned for its first decades, and Hasbro, which owns Monopoly now, has never broken out the game's revenue by itself.

What we do know:

- **Copies sold** more than **275 million** since 1935, according to Hasbro (cited by Time). The Library of Congress says over half a billion people have played it.
- **The early boom:** about 278,000 copies sold in 1935 and over 1.75 million in 1936, in the middle of the Great Depression. Parker Brothers "had difficulty keeping up with demand." It had first turned the game down and expected it to be a short-lived fad.
- **What the company was worth later:** in 1991, Hasbro bought Tonka, which by then owned Parker Brothers, for about **$516 million**. Monopoly was a big part of what made Parker Brothers worth buying.

A rough estimate: 275 million games at even $10 apiece comes to more than $2.75 billion in sales over the years. Treat that as an illustration, not a reported number. Lots of sets were sold in the 1930s for a couple of dollars, and today's editions sell for $20 or more.

Lizzie Magie got **$500**, the man who sold her idea became a millionaire, and the game has sold more than 275 million copies. If you want a number from the stage, say it like this: *"Monopoly has sold over 275 million copies. The woman who invented it got five hundred dollars."*

Sources:

- Time: Monopoly Board Game History
- Library of Congress: The Game of Monopoly is Patented
- Wikipedia: Parker Brothers
- Parade: Lizzie Magie and the $500 deal
- Wikipedia: Monopoly (game)
- Wikipedia: Mr. Monopoly
- Cornell University Library: Paradigms of Prosperity

Same Board, Different Rules

Here's why this little story matters.

Mammon's game always ends the same way: **one person owns everything, and everyone else leaves the table.** We've been playing it since we were kids, and most of us remember at least one family game night that ended with someone flipping the board.

But Jesus never said money itself was the problem. He said it makes a lousy master:

> *"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."*
> **Luke 16:13 NLT**

Then Luke shows us a rich man who switched rule sets in a single afternoon. Zacchaeus had spent years playing the monopoly version: collecting, cheating, buying up everything he could. Then Jesus came to his house, and the rules changed:

> *"Meanwhile, Zacchaeus stood before the Lord and said, 'I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!'"* **Luke 19:8 NLT**

Same money. Same house. Same tax collector. **Different rules.** That's what it means to be under new management.

And if switching rules feels impossible, Jesus already answered that:

> *"What is impossible for people is possible with God."* **Luke 18:27 NLT**

For Reflection

- Which set of rules have you been playing by: the one where you win when others lose, or the one where everyone is rewarded when wealth is created?
- What would it look like for your money to "switch games" this week, the way Zacchaeus's did?
- Who around your table could be blessed if you started playing by Jesus' rules?
- Be honest: who flipped the board at your house?

Sources: Wikipedia, "Monopoly (game)" and "Mr. Monopoly"; Parade, "In 1904, Lizzie Magie Patented a Board Game Warning Against Greedy Landlords"; Cornell University Library, "Paradigms of Prosperity." For the full story, see Mary Pilon, *The Monopolists* (2015).



Jesus parable about a master being impressed with the guy he was going to fire!

Why the master is impressed

The master didn't praise the manager's *ethics*; he praised his *foresight*.
The manager knew he was about to lose his job, and the money he managed was about to slip out of his hands. While he still had access to it, he used it to make friends who would take care of him after he was fired. The master, who was the one cheated, had to tip his hat: "*Well played.*" The NLT puts it this way: "The rich man had to admire the dishonest rascal for being so shrewd" (Luke 16:8).

Jesus doesn't call him a hero. He calls him dishonest; the Greek is literally "**the manager of unrighteousness**." Then Jesus applies it: "the children of this world are more shrewd in dealing with the world around them than are the children of the light" (16:8).

People who don't follow God are often smarter about securing their *earthly* future than believers are about their *eternal* one. Then verse 9: "Use your worldly resources to benefit

others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home."

- **The debts were huge:** 100 measures of olive oil cut to 50, and 100 measures of wheat cut to 80. The debtors would have been thrilled.
- **Scholars debate what he cut:**
  - Some think he only removed his own commission or an illegal interest charge, so the master lost nothing he was legally owed.
  - Others think he simply cheated the master again.
  - Either way, Jesus' point stands. If you use the commission theory, call it a theory.
- **A connection to Luke 15** (frame it as an observation): the manager was accused of "wasting" his master's possessions (16:1). It's the same Greek word, *diaskorpizō*, used for the prodigal son who "wasted" his inheritance (15:13). Luke puts two stories about squandered money side by side. One son wastes it and comes home; one manager wastes it, then finally uses it wisely.



The Shrewd Manager and the Two Masters

Luke 16 contains one of Jesus' most confusing parables, followed by one of His clearest statements about money. If you've ever read the story of the shrewd manager and thought, "Wait, is Jesus praising a crook?" you're in good company. Let's unscramble it, and then slow down on verse 13, where nearly every word packs a punch.

Part One: The Shrewd Manager (Luke 16:1-9)

The story in brief. A rich man hears that his manager has been wasting his money. He calls him in: "Get your report in order, because you're fired." The manager panics. He's not strong enough to dig ditches and too proud to beg. So, while he still has access to the accounts, he calls in his master's debtors and cuts their bills: 100 measures of olive oil down to 50, 100 measures of wheat down to 80. These were enormous debts, and the debtors would have been thrilled. Now, when he's out of a job, he'll have friends with open doors.
Then comes the brain scrambler:
"The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light." **Luke 16:8 NLT**

So why is the master impressed? He doesn't praise the manager's *ethics*; he praises his *foresight*. The manager saw the end coming, and he used what was in his hands, while it was still in his hands, to secure his future. The master, the very one who got cheated, had to tip his hat: "Well played."
Jesus never calls the manager a hero. He calls him dishonest; the Greek literally says "the manager of unrighteousness." The point isn't "be sneaky." The point is this: people who don't follow God are often smarter about securing their *earthly* future than believers are about securing their *eternal* one.
"Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home." **Luke 16:9 NLT**

He couldn't keep the money, but he could use it while he still had it. That's the Treasure Principle in a single sentence. We can't take it with us either. But we can use it, right now, in ways that turn into people who will welcome us home.

A few notes for the curious:

- **What exactly did he cut?** Scholars debate it. Some suggest the manager removed his own commission or an illegal interest charge, so the master lost nothing he was legally owed. Others think he simply cheated the master one last time.
- **A link to the prodigal son (an observation worth noticing):** the manager was accused of "wasting" his master's possessions (16:1). Luke uses the same Greek word, *diaskorpizō* (to scatter, squander), for the prodigal son who "wasted" his inheritance (15:13). Luke places two stories about squandered money back-to-back. One son wastes it and comes home; one manager wastes it, then finally learns to use it wisely. Strong's G1287
- **The audience reaction (16:14):** the Pharisees, who loved their money, heard all this and scoffed at Jesus. Verse 13 had hit a nerve.

Part Two: The Words of Luke 16:13

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." **Luke 16:13 NLT**

In Greek, almost every word in this verse is a heavyweight. Here they are in the order Jesus uses them.

oiketēs (οἰκέτης) *household servant* Strong's G3610

From *oikos*, "house." This isn't a field hand who goes home at night; it's someone who lives under the master's roof and belongs to the household. Interestingly, this word appears only in Luke's version; Matthew 6:24 simply says "no one." **Money doesn't just employ us. Given the chance, it moves in**.

dynamai (δύναμαι) *to be able, to have power* Strong's G1410

The root of *dynamis* (power), from which we get "dynamite." Jesus uses it twice. First, "no servant *can*" (singular, a general principle). Then, "you *cannot*" (plural, *dynasthe*), aimed straight at His listeners. **Jesus doesn't say we *shouldn't* serve two masters. He says we *can't*. It's not a rule; it's reality.**

kyrios (κύριος) *lord, master, owner* Strong's G2962

The everyday word for a master or owner. But it's also the word the Greek Old Testament uses for God's holy name, and the word the early church used to confess "Jesus is Lord." By calling mammon a *kyrios*, Jesus puts money in direct competition with the throne. Only one Lord gets the title.

douleuō (δουλεύω) *to serve as a slave* Strong's G1398

From *doulos*, "slave" or "bondservant." This isn't part-time employment; it's ownership. The NLT captures the force of the word in the parallel verse, Matthew 6:24: "You cannot serve God and be enslaved to money." We don't "use" a master. A master uses us.

miseō (μισέω) *to hate* Strong's G3404

In the Bible, "hate" is often a Hebrew-style way of saying "choose against" or "love less." When Jacob loved Rachel more than Leah, the very next verse literally calls Leah "hated" (Genesis 29:30-31). Jesus uses the same idiom in Luke 14:26. This isn't mainly about feelings. **It's about which master wins when we have to choose.**

agapaō (ἀγαπάω) *to love, value, prefer* Strong's G25

The same love word Jesus uses for loving God with all our heart, soul, strength, and mind (Luke 10:27). Whatever we *agapaō* gets our loyalty, our time, and our trust.

antechō (ἀντέχομαι) *to cling to, hold firmly, be devoted to* Strong's G472

From *anti* (against, toward) and *echō* (to hold). It's a grip word. Paul uses it for holding firmly to the trustworthy message (Titus 1:9) and for holding onto and helping the weak (1 Thessalonians 5:14). **Our hands can only hold so much. Whatever we're gripping, we can't grip something else. We have to let go of one to grip the other.**

kataphroneō (καταφρονέω) *to despise, look down on* Strong's G2706

From *kata* (down) and *phroneō* (to think): literally, to "think down on." Paul uses it when he tells Timothy, "Don't let anyone think less of you because you are young" (1 Timothy 4:12).
mamōnas (μαμωνᾶς) *wealth, possessions* Strong's G3126
An Aramaic word for wealth or property, which is why older translations simply say "mammon." Its origin is uncertain; some scholars suggest it may come from a root meaning "that in which one trusts." Whether or not that's the history of the word, it's certainly the danger of the thing.

The Shape of the Verse
Jesus builds verse 13 as two matching pairs:
- **hate** one / **love** the other: the heart (what we feel and choose)
- **cling** to one / **despise** the other: the hands (what we hold and dismiss)

Heart and hands. There's no neutral ground and no part-time arrangement.

Every household has one master. The good news of Luke 19 is that the sign on the door can change.

For Reflection
- Where has money quietly "moved in" to my household, my schedule, or my worries?
- What am I gripping (*antechō*) so tightly that I can't hold onto anything else?
- If I were as shrewd about eternity as the manager was about next month, what would I do differently with my resources this week?
- Who could my money "make friends" with for eternity: a missionary, a neighbor, a ministry, a family in need?

Scripture quotations are from the New Living Translation (NLT). Greek word links go to the Blue Letter Bible lexicon.

Sources: Bible Hub Greek text of Luke 16:13; Blue Letter Bible lexicon; Parable of the Unjust Steward (overview of interpretations)



The Shrewd Manager and the Two Masters

Luke 16 contains one of Jesus' most confusing parables, followed by one of His clearest statements about money. If you've ever read the story of the shrewd manager and thought, "Wait, is Jesus praising a crook?" you're in good company. Let's unscramble it, and then slow down on verse 13, where nearly every word packs a punch.

Part One: The Shrewd Manager (Luke 16:1-9)
The story in brief. A rich man hears that his manager has been wasting his money. He calls him in: "Get your report in order, because you're fired." The manager panics. He's not strong enough to dig ditches and too proud to beg. So, while he still has access to the accounts, he calls in his master's debtors and cuts their bills: 100 measures of olive oil down to 50, 100 measures of wheat down to 80. These were enormous debts, and the debtors would have been thrilled. Now, when he's out of a job, he'll have friends with open doors.
Then comes the brain scrambler:
"The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light." **Luke 16:8 NLT**

So why is the master impressed? He doesn't praise the manager's *ethics*; he praises his *foresight*. The manager saw the end coming, and he used what was in his hands, while it was still in his hands, to secure his future. The master, the very one who got cheated, had to tip his hat: "Well played."
Jesus never calls the manager a hero. He calls him dishonest; the Greek literally says "the manager of unrighteousness." The point isn't "be sneaky." The point is this: people who don't follow God are often smarter about securing their *earthly* future than believers are about securing their *eternal* one.
"Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home." **Luke 16:9 NLT**

He couldn't keep the money, but he could use it while he still had it. That's the Treasure Principle in a single sentence. We can't take it with us either. But we can use it, right now, in ways that turn into people who will welcome us home.
A few notes for the curious:

- **What exactly did he cut?** Scholars debate it. Some suggest the manager removed his own commission or an illegal interest charge, so the master lost nothing he was legally owed. Others think he simply cheated the master one last time.
- **A link to the prodigal son (an observation worth noticing):** the manager was accused of "wasting" his master's possessions (16:1). Luke uses the same Greek word, *diaskorpizō* (to scatter, squander), for the prodigal son who "wasted" his inheritance (15:13). Luke places two stories about squandered money back-to-back. One son wastes it and comes home; one manager wastes it, then finally learns to use it wisely. Strong's G1287
- **The audience reaction (16:14):** the Pharisees, who loved their money, heard all this and scoffed at Jesus. Verse 13 had hit a nerve.

Part Two: The Words of Luke 16:13

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." **Luke 16:13 NLT**
In Greek, almost every word in this verse is a heavyweight. Here they are in the order Jesus uses them.
oiketēs (οἰκέτης) *household servant* Strong's G3610
From *oikos*, "house." This isn't a field hand who goes home at night; it's someone who lives under the master's roof and belongs to the household. Interestingly, this word appears only in Luke's version; Matthew 6:24 simply says "no one." **Money doesn't just employ us. Given the chance, it moves in**.
dynamai (δύναμαι) *to be able, to have power* Strong's G1410
The root of *dynamis* (power), from which we get "dynamite." Jesus uses it twice. First, "no servant *can*" (singular, a general principle). Then, "you *cannot*" (plural, *dynasthe*), aimed straight at His listeners. **Jesus doesn't say we *shouldn't* serve two masters. He says we *can't*. It's not a rule; it's reality.**
kyrios (κύριος) *lord, master, owner* Strong's G2962
The everyday word for a master or owner. But it's also the word the Greek Old Testament uses for God's holy name, and the word the early church used to confess "Jesus is Lord." By calling mammon a *kyrios*, Jesus puts money in direct competition with the throne. Only one Lord gets the title.
douleuō (δουλεύω) *to serve as a slave* Strong's G1398
From *doulos*, "slave" or "bondservant." This isn't part-time employment; it's ownership. The NLT captures the force of the word in the parallel verse, Matthew 6:24: "You cannot serve God and be enslaved to money." We don't "use" a master. A master uses us.

miseō (μισέω) *to hate* Strong's G3404
In the Bible, "hate" is often a Hebrew-style way of saying "choose against" or "love less." When Jacob loved Rachel more than Leah, the very next verse literally calls Leah "hated" (Genesis 29:30-31). Jesus uses the same idiom in Luke 14:26. This isn't mainly about feelings. **It's about which master wins when we have to choose.**
agapaō (ἀγαπάω) *to love, value, prefer* Strong's G25
The same love word Jesus uses for loving God with all our heart, soul, strength, and mind (Luke 10:27). Whatever we *agapaō* gets our loyalty, our time, and our trust.
antechō (ἀντέχομαι) *to cling to, hold firmly, be devoted to* Strong's G472
From *anti* (against, toward) and *echō* (to hold). It's a grip word. Paul uses it for holding firmly to the trustworthy message (Titus 1:9) and for holding onto and helping the weak (1 Thessalonians 5:14). **Our hands can only hold so much. Whatever we're gripping, we can't grip something else. We have to let go of one to grip the other.**
kataphroneō (καταφρονέω) *to despise, look down on* Strong's G2706
From *kata* (down) and *phroneō* (to think): literally, to "think down on." Paul uses it when he tells Timothy, "Don't let anyone think less of you because you are young" (1 Timothy 4:12).
mamōnas (μαμωνᾶς) *wealth, possessions* Strong's G3126
An Aramaic word for wealth or property, which is why older translations simply say "mammon." Its origin is uncertain; some scholars suggest it may come from a root meaning "that in which one trusts." Whether or not that's the history of the word, it's certainly the danger of the thing.

The Shape of the Verse
Jesus builds verse 13 as two matching pairs:
- **hate** one / **love** the other: the heart (what we feel and choose)
- **cling** to one / **despise** the other: the hands (what we hold and dismiss)

Heart and hands. There's no neutral ground and no part-time arrangement.

Every household has one master. The good news of Luke 19 is that the sign on the door can change.

For Reflection
- Where has money quietly "moved in" to my household, my schedule, or my worries?
- What am I gripping (*antechō*) so tightly that I can't hold onto anything else?
- If I were as shrewd about eternity as the manager was about next month, what would I do differently with my resources this week?
- Who could my money "make friends" with for eternity: a missionary, a neighbor, a ministry, a family in need?

Scripture quotations are from the New Living Translation (NLT). Greek word links go to the Blue Letter Bible lexicon.

Sources: Bible Hub Greek text of Luke 16:13; Blue Letter Bible lexicon; Parable of the Unjust Steward (overview of interpretations)