

I. Intro

A. Text: **Luke 16:1-13**

¹ He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. ² So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' ³ "Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. ⁴ I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.'

⁵ "So he called every one of his master's debtors to him, and said to the first, 'How much do you owe my master?' ⁶ And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.' ⁷ Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.' ⁸ So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light. ⁹ "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. ¹⁰ He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. ¹¹ Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? ¹² And if you have not been faithful in what is another man's, who will give you what is your own? ¹³ "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." (Lk. 16:1-13)

B. Series Theme: **Ecc. 7:11-12**

¹¹ Wisdom is good with an inheritance, And profitable to those who see the sun.

¹² For wisdom is a defense as money is a defense, But the excellency of knowledge is that wisdom gives life to those who have it. (Ecc. 7:11-12)

C. Recap

1. God Owns Everything
2. God Delegates Authority to Stewards
 - a. **Ownership:** *The state of possessing exclusive rights and control over land, property, thoughts.*
 - i. Also includes the exclusive right to enjoy, occupy, use, give away, or even destroy an item.
 - b. **Steward:** *Someone who has been entrusted with another's affairs, estate, children or finances.*
 - i. Stewards, Managers, Executors of an estate

D. Preview (Outline)

II. Body

A. Stewardship Requires Accountability (v. 1-2a)

¹He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. ²So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, (Lk. 16:1-2a)

1. **Live Only On What's Allotted to You**
 - a. Blessing Within The Boundaries
 - b. Turmoil and Pain Outside the Boundaries

"The rich rules over the poor, And the borrower is servant to the lender." (Prov. 22:7)

- c. Flee from debt like a gazelle runs from a hunter

¹My son, if you become surety for your friend, If you have shaken hands in pledge for a stranger, ²You are snared by the words of your mouth; You are taken by the words of your mouth. ³So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. ⁴Give no sleep to your eyes, Nor slumber to your eyelids. ⁵Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler. (Prov. 6:1-5)

- d. Plastic Surgery
 - i. Ave. APR on credit cards is 16.9%
 - ii. Not uncommon to see a 20% APR

- e. Pay Cash for Items
 - i. Credit doesn't hurt emotionally at the point of sale as much as cash hurts.
 - ii. McDonald's did a study and found that people spend 47% more on purchases when they buy with plastic.
- f. Self-Finance Your Own Car
 - i. Ave. Car Payment: \$530 over 84 months
 - ii. Invest that same money for 40 years... and what would happen?

2. Honor Civic Authority and Community Partnership

- a. We model what it looks like to honor authority

Matt. 22:17-21: ¹⁷*Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?"* ¹⁸*But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? ¹⁹Show Me the tax money." So they brought Him a denarius. ²⁰And He said to them, "Whose image and inscription is this?" ²¹They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."*

- i. We help build streets, schools, etc.
- b. Pay Uncle Sam ONLY what belongs to him.
 - i. Refunds: 0% Loans to Federal Gov't.
 - ii. Ave. Tax Refund = \$3,169

3. Save For a Rainy Day (3-6 Months of Expenses)

"Go to the ant, you sluggard! Consider her ways and be wise,⁷ Which, having no captain, Overseer or ruler, ⁸Provides her supplies in the summer, And gathers her food in the harvest. ⁹How long will you slumber, O sluggard? When will you rise from your sleep? ¹⁰A little sleep, a little slumber, A little folding of the hands to sleep— ¹¹So shall your poverty come on you like a prowler, And your need like an armed man." (Prov. 6:6-11)

4. Invest In Family's Future

²² A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous. (Prov. 13:22)

- a. Growth Stock Mutual Funds
 - i. $500 + \$100/\text{mo. (30 yrs. Old - 70 yrs. Old)} = 1,025,834$ (12% yearly growth rate)
 - ii. $\$500 + \$100/\text{mo. (30 yrs. Old - 70 yrs. Old)} = \$582,088.$ (10% yearly growth rate)
- b. Property
- c. Ventures

5. Give Lovingly and Generously

- a. Mark of Spiritual Maturity
- b. God Doesn't Need Your Money

⁹ I will not take a bull from your house, Nor goats out of your folds. ¹⁰ For every beast of the forest is Mine, And the cattle on a thousand hills. ¹¹ I know all the birds of the mountains, And the wild beasts of the field are Mine. ¹² "If I were hungry, I would not tell you; For the world is Mine, and everything in it. (Ps. 50:9-12)

- c. Privilege to Use His Resources to Build His Kingdom (Sowing)
 - d. We get to enjoy the benefits of the return (Reaping)
 - i. Gen. 8:22: "While the earth remains, seedtime and harvest, cold and heat, winter and summer, day and night shall not cease." (Gen. 8:22)
 - ii. Gal. 6:7: "Be not deceived; God is not mocked. For whatsoever a man soweth, that shall he also reap" (Gal. 6:7)

6. Plan Prayerfully

²⁸ For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it (Luke 14:28)

- a. Budgeting gives you a picture of where your treasure lies.
 - i. **Matt. 6:21**: "*Where your treasure is, there your heart will be also*"
- b. My Personal Conviction (Live on No More Than 80% of Income)

Income A	\$2700
Spiritual Giving	\$80
Savings	\$0
Rent (incl. utilities)	\$1,100
Car Payment/ Ins.	\$600
Cell Phone	\$150
Groceries	\$400
Guilty Pleasure	\$400
Total	\$2,730

Income B	\$2700
Spiritual Giving	\$270
Savings	\$270
Rent	\$1,100
Car Payment/ Ins.	\$560
Cell Phone	\$100
Groceries	\$320
Guilty Pleasure	\$80
Total	\$2700

B. A Steward's Services Are Only Temporary (v. 2b-12)

¹*He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. ²So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward. ³"Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. (Lk. 16:2b-3)*

1. Jesus does not applaud this steward's unjust, selfish, unlawful business ethics. But He does applaud him nonetheless.

⁸*So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light. (Lk. 16:8)*

- a. Indictment against the church.
 - i. Sons of this world have more sense than sons of light!
- 2. Revelation: A Steward's Services are Only Temporary
 - a. Stewards manage an estate for a season and then there's an after.
- 3. Instruction: Live Today in Light of tomorrow.

⁹ "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. (Lk. 16:9)

- a. Leverage whatever you've been temporarily entrusted with, to impact eternity.
- b. Make friends with this temporary mammon that will impact your eternity. (v. 9)
 - i. The one who created the universe has called us into friendship.

"You are my friends if you do whatever I command you" (Jn. 15:14)

- c. Principal: Faithfulness in smallness with the master's resources→ Faithful in much (eternal rewards). (v. 10)
 - i. If you are unfaithful in smallness, what master would grant you greatness? (v. 11)

C. How We Steward Determines Who Is Master (v. 13)

¹³ "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon." (Lk. 16:13)

- 1. **Mammon:** *treasure, riches, literally means the thing that trust is placed in.*
- 2. You and I only have one Master.
 - a. We only place all of our trust in one thing/person.
 - b. Everything else is utterly despised.
- 3. We were created with wholeheartedness in mind.
 - a. Love the one and hate the other.
- 4. How we steward money is an indicator of who that master is.