

CAN WE USE WORLDLY WEALTH?

The Parable of the Dishonest Manager

[LUKE 16:1-13](#)

Introduction

This parable calls us to discern the difference between the negative force of greed and the positive force of faithful and honest self-interest. At the end of the parable, Jesus poses one of the most difficult economic points in the Bible: we cannot serve both God and wealth. Money is an inevitable reality of living in the world, and as such it can be used wisely—as long as it comes second to our relationship with God.

The Parable

Luke 16:1-13 (NASB)

¹ Now He was also saying to the disciples, “There was a rich man who had a manager, and this *manager* was reported to him as squandering his possessions.”

² And he called him and said to him, 'What is this I hear about you? Give an accounting of your management, for you can no longer be manager.'

³ 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; I am ashamed to beg.

⁴ I know what I shall do, so that when I am removed from the management people will welcome me into their homes.'

⁵ "And he summoned each one of his master's debtors, and he *began* saying to the first, 'How much do you owe my master?'

⁶ And he said, 'A hundred measures of oil.' And 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?' And he said, 'A hundred measures of wheat.' He *said to him, 'Take your bill, and write eighty.'

⁸ And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.

⁹ And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.

¹⁰ He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

¹¹ Therefore if you have not been faithful in the *use of* unrighteous wealth,

who will entrust the true *riches* to you?

¹² And if you have not been faithful in *the use of* that which is another's, who will give you that which 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 devoted to one and despise the other. You cannot serve God and wealth.”

The Reflection

The front-page headlines scream out at us: Corporate greed! Scandal! Enron! Worldcom! How comforting it must be for the media (and it can be for us, their readership) to be able to point to greed and say, “Aha! That’s why it’s wrong! It’s big business!” Doing this, we place the blame somewhere else and let ourselves off the hook. In buying the newspaper, we purchase our peace of mind. In mouthing the condemnation, we seek absolution.

Yes, there is corporate greed, but greed is not exclusive to the world of business and finance. There is also greed in governments, charities, interest groups, churches, schools, and universities. There is greed anywhere there are people. It may be greed for career, for money, for power, for position, or for glory. It is all about us and what we want.

Ever since capitalism developed in the eighteenth century, it has had its critics. Today this criticism takes the form of anti-globalization activism, which is also the basis of intellectual criticism of capitalism. The protestors and intellectuals behave as if their identification and indictment of human greed is something new. But it isn’t; it is ancient history. They are simply wrong. Greed is often confused with self-interest, which is the catalyst for the free market economy. Whether individuals, communities, governments, or businesses, we all act in our self-interest—and we need to understand what this reality means.

In Adam Smith’s classic, eighteenth-century book on economics, *The Wealth of Nations*, he explained how self-interest is part of the central mechanism of the market economy. We’ll say a little more about this in a later teaching, but in Smith’s other significant work, *The Theory of Moral Sentiments*, we learn that self-interest does not necessarily equal greed. Self-interest is indeed an essential part of the market system, and wealth is generated through the free market. But greed is part of us; it is part of the fallen nature we struggle with as individuals. This parable in [Luke 16](#) offers us a way to understand the negativity of greed and positive force of honesty, and the true relationship between self-interest and wealth.

The parable is given different names, such as the parable of the dishonest steward, the parable of the unjust steward, and the one I prefer—since it communicates more in today’s terms—the parable of the dishonest manager. This is a difficult parable because we are to see the dishonest manager in a positive light. We are to admire him for his prudence, his astuteness, rather than for his commercial practices. In the commercial

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practice of the day, charging interest was forbidden. When the manager repackages the debts of his master's clients, there is little his master can do; for him to protest would be to declare that he himself had been dishonest. The master is caught in a conflict between two wrongs. Since this parable goes against the grain of our expectations, it is puzzling that Jesus tells it, isn't it?

This parable offers us a very worldly Jesus. He demands that the disciples use the tools and ways of the world in a worldly fashion. The worldly are wise by their own lights, acting prudently in their own interests. The sons and daughters of light are servants of God and often lack the wisdom to use their possessions in such a calculating way.

This is very much in contrast to the simple injunction of Jesus to give up all you have and follow. For here Jesus is saying to use **“worldly wealth” (Luke 16:9)** wisely.

Luke 16:9 (NASB)

⁹“And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.”

The fact that he says it is worldly lets us know that wealth can be acquired in unworthy ways. He goes further though, for wealth is neither a source of righteousness nor a means to salvation. It is simply a tool to be used. Paul wrote in **1 Timothy 6:10** that **“the love of money is a root of all kinds of evil.”** Money itself is not **“the root of all evil,”** although this verse is often misquoted to say just that. Jesus is saying that his followers must use wealth as a tool for spiritual purposes just as wisely as do the worldly.

Is this a case of the ends justifying the means? It is for those who use wealth purely for the sake of wealth because they only seek an earthly end. But it is not so in the case of the sons and daughters of light. Faithful disciples use their wealth, in fact all they have, in following Jesus. The question is ***How are we to use our wealth?—and to what extent do we put material things before discipleship?***

We also have to ask what, in fact, it means to be **“wealthy.”** I think it is safe to say that we are wealthy if we have the money to buy books, to go to school, to go on vacation, to watch cable television, to have mobile telephones, etc.—to have the things that citizenship in the West typically brings. Jesus said that a rich man finds it difficult to enter into heaven because in the comfort of such wealth it is all too easy to deny God and to revel in our own material life. This makes it harder for us to be disciples, for we can cast our glances elsewhere—away from God.

Of course, we can pretend that the **“wealthy”** are always other people: people like Bill Gates, Madonna, and Donald Trump. All too often our condemnation of wealth is a condemnation of others, for surely we are not wealthy in *that* way. Well, we are! We are wealthy because we live well; even when we are struggling we are better off than many others in the world.

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Our earthly wealth is not ours. We only have stewardship of it from the creator of all things: God. Our goal as followers, as disciples, is the treasure that is in heaven. We are to use what we have in this life wisely. If we abuse wealth, then this *little* thing—which is little because ultimately wealth passes into dust—suggests that we are unfit for the *big* things, which are the treasures that await us in heaven after all that we are and have passes into dust. **We are wrong to put our faith in our wealth**, to allow wealth to become a barrier to genuine faith and discipleship. However, once we obey Christ's command to follow, then to neglect to use what we are given by God in good stewardship becomes a barrier to good discipleship.

This parable is followed by the simple statement that we cannot serve two masters: we must choose between God and Money ([Luke 16:13](#)).

Luke 16:13 (NASB)

¹³“No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.”

This is another saying that is often quoted as the decisive case against wealth. But Jesus doesn't use it that way. Jesus is warning us that by putting wealth first we become separated from God, and this will not do. Money is a tool of the world, and as such it can be used wisely, **so long as it comes second to our relationship with God**. God comes second when we are consumed by consumerism, choosing retail therapy over prayer. We choose a false god when we put our love of wealth before our love of God, when we put pursuit of material gain before discipleship. This is the real challenge for us, the great reversal that Jesus calls for in our lives.

We have economic tools; as sons and daughters of light, we are called to use them wisely, to be as prudent as those who are worldly by their own lights. We live in a world of the free market economy, and in recent decades big business and globalization have been regarded as tainted theologically. This is a criticism launched by theologians both in Europe and in America.

The perception is one of threat: that we will be overwhelmed by forces beyond our control. Yet, we can picture this economy positively in the context of this parable. **We can see that our wealth is a double-edged sword, capable of separating us from God and capable of helping us, our family, our community, the poor, and the world in general.**

Wealth, or Money, in itself, is not the problem. **The problem is how we use our wealth personally and in community**. The assumption of critics is that the personal portion makes us greedy and the community portion is the best solution, the belief being that personal greed is overcome by a community spirit and by sharing. The individual is to be saved by the community—or, better still, the state.

This has to be challenged. The flow needs to go the other way: where there are individuals who are more caring, there will be greater community. The other question we have to ask is if we really act differently with our wealth than with the other aspects of

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our lives. It is hard to believe that someone could be selfish in regard to money but not in regard to relating to others. The more selfish we are with our wealth, the more selfish we will be with our love for our spouse or in our attitude toward the needs of our neighbor.

Wealth is created by the sum of the actions of all participants: individuals, businesses, and government agencies. By working in the economy as responsible citizens, we are playing our part in generating wealth. In one sense we can feel bewildered by how small we are as individuals in this big, complex economy of ours.

In another sense we can see how powerful individuals and groups of individuals can be. It doesn't take a village to innovate; some 95 percent of all new inventions in America are developed by entrepreneurs and small businesses. Some of these new inventions can make a huge impact on the lives of others. And this doesn't just mean iPods and other gadgets but innovations in areas like health care and communications, which can help improve the lives of those in the economy who are disadvantaged.

We have to be less selfish in all areas of our lives, reflecting on our lifestyles and checking ourselves against acting selfishly. We need to look at how selfishness translates into economic behavior, which is something we can change. If I change today, then maybe my neighbor will change tomorrow. There are many ways we can change our economic attitudes and actions.

Here are a few possibilities to consider:

- *think* about the way we consume and what we consume
- *teach* our children to be wise consumers
- *realize* that what we consume has an impact on others
- *see* that much can be done by consumer power and word of mouth, persuading others to buy what is morally good and not buy what is morally bad for them
- *decide* carefully what to buy, not being impulsive or easily persuaded
- *give* more for God's work
- *invest* wisely for ourselves, our family, and our church community

In changing our actions we change our behavior as consumers in a way that can be calculated in the free enterprise system because the economy and businesses respond to changes in consumer behavior. Think back to all those TV reports on consumer spending leading up to Christmas, the downturn or upturn in retail confidence, and the "must have" toys. These aren't the tricks of stores trying to lure us into their portals; they are the statistical calculation of how we all behave as consumers.

There are many temptations in the marketplace because there is a demand for what is supplied—whether the virtue of that supply is positive or negative. For example, when the Internet exploded onto the scene so did online pornography, unfortunately now one of the biggest online industries. And the Web's search engines, which are interesting measures of what people want to see, show that celebrities' names are regularly among the most frequent searches, confirming that our society is obsessed with star power. Thus our spending reveals a lot about us as individuals and about the community we live in.

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We can be thoughtful spenders or reckless spenders, and we can buy goods for wholesome, productive use or for our own self-destruction. The choice is ours.

Wealth can be either a barrier to discipleship or a healthy aspect of living out our discipleship. And wealth involves not only our money but also our time. When we are wealthy we have both more disposable income and greater potential for spending free time. That free time can be used in service. **What is needed is energetic discipleship: a turning to Christ as the sole source of our being in the world, asking what he would have us do, how he would have us use “worldly wealth” wisely—if only we can say yes to his command to obey and follow.**

Other Biblical Texts to Study

Luke 16:1

Luke 15:13, 30

Luke 16:8

Matthew 12:33; Luke 20:20–26

Luke 16:8

**John 12:36; Ephesians 5:8; 1
Thessalonians 5:5**

Luke 16:9

Matthew 19:21; Luke 11:41; 12:33

Luke 16:10–12

Matthew 25:19–23

Luke 16:13

Matthew 6:24

Things to Think About

- Why do you think the dishonest manager gets praised? Do you think that is right? What would you have done if you were his master?
- Do you think you are selfish? If so, in what ways? What steps can you take to be less selfish?
- Why do you think *money* is a negative word? How does Jesus give this negative word a positive use?
- Do you agree that wealth is a double-edged sword? What good things, and what bad things, could it do for you?
- Can you write down five ways in which you could change your attitude toward wealth, offering opportunities to use your wealth more wisely than you do now?
- How can you change your consumer behavior in general, and your spending in particular, for the better?