

Sermon outline and notes:

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Luke 16:10-13 “Being a Faithful Steward”

Intro. Our Lord Jesus spoke quite a bit about our relationship to material possessions. The text that I just read to you is one example. So this must be an important subject for our consideration.

Here in this text we see that how you view your material possessions, and how you manage your material possessions will affect your relationship to God. It will also affect how much in true riches you will possess both now and in eternity.

The main thrust of the message has to do with being a faithful steward of what God entrusts to you. In the Bible a steward is someone who manages the property and money of someone else. I will explain that concept further in just a moment.

Now in order to be a good steward, my first appeal to you is this:

I. ADOPT A BIBLICAL VIEW OF EARTHLY POSSESSIONS

Having possessions, including food, clothing, and shelter, is necessary to live in this world. Jesus said in Mt. 6:32, “...your heavenly Father knows that you need all these things.” Yet some people have the idea that there is nothing more important than gaining more and more material possessions. They follow the philosophy of Solomon found in the book of Ecclesiastes. He wrote, “Money answers all things” (10:19). No, Jesus is the answer to every need and every problem you have. He said in Mt. 6:33, “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” So instead of having a wrong perspective on earthly possessions, let’s glean from our text how Jesus teaches us to view possessions. First:

A. All You Have Belongs to God - In the context Jesus tells a parable of a steward. He says in v.1, “There was a certain rich man who had a steward...” The word “steward” or “stewardship” is found seven times in vv.1-8. A steward manages what belongs to “another man,” as Jesus implies in v.12. A steward is a servant of another, to manage the master’s property and possessions.

Now the Bible teaches that all things really belong to God. God says in Psa. 50:10, 12, “For every beast of the forest is Mine, and the cattle on a thousand hills.... For the world is Mine, and all its fullness.” Paul says in 1 Cor. 4:7, “And what do you have that you did not receive?” Ultimately all that you have you have received from God: your life, your breath, and all your possessions. Everything ultimately belongs to God, who created all things. In fact, Col. 1:16 says of Jesus, “All things were created through Him and for Him.” All that you have belongs to God, not only by virtue of creation, but also by virtue of redemption. 1 Cor. 6:20 says, “For you were bought at a price; therefore glorify God in your body....”

So since all that we have ultimately belongs to God, we are just stewards of it. Whenever we claim any of our material possessions as our own, we thereby are guilty of defrauding God.

B. Possessions Can Lead to Sin - Notice in v.11 that Jesus refers to “mammon.” That word is not translated but transliterated from an Aramaic word that refers to treasure, riches or material possessions. Yet notice that twice, in vv. 9 and 11, He calls it “unrighteous mammon.” It is well documented that the pursuit of riches often leads to unjust behaviors, such as stealing, defrauding,

and so forth. Both Paul and Peter refer to “dishonest gain” (1 Tim. 3:3, 8; Titus 1:7, 11; 1 Peter 5:2). The pursuit of money has even led to murder. That is why the apostle Paul wrote in 1 Tim. 6:10, “For the love of money is a root of all kinds of evil....” That’s why the 10th Commandment says, “You shall not covet” (Ex. 20:17). Not only will a person often sin in the acquisition of money, but also in the retention of it. They withhold what should be given to God and the needy. Apparently by its very nature, money defiles and debases those who love it and let it control their lives. The love of money has kept many a person from giving their heart to Christ. The story of the rich young ruler is one example (Mt. 19:22).

Because of the sinful, self-centered nature of man, the pursuit of money is fraught with temptation. We had better be on our guard lest we become as unrighteous as the money we pursue. The fact is only God can help us sanctify money and use it for good.

C. You Can Become a Slave of Possessions – In the last of v.13 Jesus indicates that you will either served God or “mammon,” but you can’t serve both. The word Jesus uses in v.13 literally refers to a household servant. In that day such a servant was typically a trustworthy slave. If God is not our master, then we will become the servants of money, and money is a terrible master!

How can you become a slave to money and possessions? Well, many people work like a dog to obtain more money. When money has become more important to you than God, or your spouse, or your children, then it has indeed become your master. You are also a slave of money when you are willing to obtain it dishonestly.

Now if you are afraid that perhaps the love of money is getting a grip upon you just try giving away some of it, and if you feel more cheerful and happy than before, then love of money has not gotten hold of you. But if you find that it hurts or grieves you to give, then you may well be fearful that covetousness is getting a grip on your soul.

D. You Cannot Live for Money and Live for God – Jesus says in v.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.” This statement must be understood in the historical context of slavery. A slave’s master demanded total loyalty and obedience at all times. A slave did not work 8 hours for one master and then work for another master in the evening. So this statement is not a matter of advisability. It is a matter of impossibility. You *cannot* serve two masters. We cannot love or serve two masters any more than we can walk in two directions at one time. It is psychologically impossible for anyone to give his wholehearted devotion to two masters.

Ladies, can you imagine having two husbands at the same time? How well would that work? Have you ever had two bosses over you at the same time? One would tell you one thing and another would tell you something else. That just doesn’t work.

God is the most exclusive of masters. Jesus said in Mt. 4:10, "You shall worship the LORD your God, and Him only you shall serve." We either belong to God totally or not at all. Jesus is demanding total devotion to God that puts Him first in everything (Matt. 6:33). Money cannot be a rival master in our lives.

In v.13 Jesus explains why it is impossible to serve both God and money. If your love and loyalty is to your possessions, our Lord clearly indicates that you will hate and despise the Lord, who also demands your love and loyalty.

Some have tried to serve both God and money. Think of Judas Iscariot. Was it not for 30 pieces of silver that he delivered Christ into the hands of the enemy? Then there was also Ananias

and Sapphira, and Demas. Because they loved money, they could not remain true to Christ.

We cannot compartmentalize our devotion to God. We cannot say, “God, you can have me on Sunday but not Monday – Saturday.” Nor can we say, “God, I will give a tithe, or even less to You, to support your work. But I will control what is left.” No, God should control how you use *all* of your income. We are stewards. He is the owner.

Once you adopt a Biblical view of riches, you will be in a better position to follow the next principle of our text:

II. BE A FAITHFUL STEWARD OF WHAT BELONGS TO GOD

Now in vv.1-8 Jesus told a story of how an unjust steward used his master’s money to make friends for himself. Jesus did not tell that story to encourage us to be unjust in our stewardship, but just to illustrate the point He makes in v.9, that we are to use the money God gives us to make friends for the kingdom of God.¹ And to make clear that He was not condoning or excusing the man’s unjust, unfaithful stewardship, Jesus began to teach in vv.10-12 that we should in fact be faithful in our stewardship. In fact, He mentions being faithful four times! The most important thing about a steward is that he serves his master faithfully. The believers’ rule is expressed beautifully by Paul in these words: “Moreover it is required in stewards, that a man be found faithful” (1 Cor. 4:2). To be faithful means that you are trustworthy, that God can count on you to properly manage what He has entrusted to you, to advance His kingdom and give to meet needs in the name of Jesus. If we are not faithful as stewards of what God has entrusted to us, then whatever we have becomes “the unrighteous mammon.”

Are you faithful to take what God has given to you, and distribute a worthy portion to support His work? Are you faithful to give that portion every week or month? Though 1 Cor. 16:2 commends weekly giving each Sunday, those who are not paid weekly should instead give as often as they are paid. You should also use a portion of your income for God in other ways. For example, our Lord said in v.9, “make friends for yourselves by unrighteous mammon....” Invite an unsaved or unchurch neighbor or co-worker over for a meal, to make friends and establish a relationship that will open their hearts to a Gospel witness. Then Prov. 19:17 says, “He who has pity on the poor lends to the LORD....” So use some of the money God has blessed you with to help people in need, and advance the Kingdom of God.

Furthermore, a faithful steward does not waste what the Lord has entrusted to us. Though Jesus could multiply the bread and fish to feed thousands, He did not want to leftovers to go to waste. He instructed that the food be collected and put to good use.

We should be faithful to God because He is certainly faithful to us. For example, you can count on Him to provide for your needs (Mt. 6:33; Php. 4:19). You can count on Him to forgive your sins when you confess your sins and trust in His Son Jesus (1 Jn. 1:9). God is faithful, and so should we be faithful.

Why should we be faithful stewards of what really belongs to God? Basically, your level of faithfulness determines your future. Jesus gives three ways in particular:

A. Faithfulness in Few Possessions Results in Being Entrusted with More Possessions – Jesus says in v.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.” Elsewhere, Jesus gave another parable in which the king

¹ Similar is the New Testament treatment of war or slavery, both of which diabolical things are taken as illustrations of what in the highest sphere are noble and heavenly things (Maclaren). See Rom. 6:18-19.

said, “Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things” (Mt. 25:21). This is an important principle of life. Here we see that a person’s way of fulfilling a small task is the best proof of his fitness or unfitness to be entrusted with a bigger task. That being the case, God is not going to entrust you with more possessions if you have not proven to be faithful in few possessions.

Thus we see that one purpose of our earthly possessions is to test and develop character. Have you noticed that a man’s use of money is often the acid test of a his character? And character determines our capacity for the possession of more responsibility and what is truly valuable.

Let’s say that you borrow \$10 from me and you do not pay me back as promised. Then you come back and say you want to borrow \$100. If you did not even pay back the \$10, why do you think I should trust you enough to loan \$100?

Young people, if you want your parents to trust you with a car, you had better prove trustworthy of small possessions.

Do you wish you could give a larger offering to our church? You give what you can now and God will often bless you with the ability to give a larger offering. You be faithful in the little God has given to you, and God may indeed entrust you with more. You know why some of you don’t have any more? It’s because God knows you that you aren’t being faithful with the little you have right now!

I began my ministry as an Associate Pastor in a small mission church in Dallas, TX. I was faithful in that assignment, and was promoted to become pastor of the mission. My starting salary as pastor was \$500/month. I always tithed my income no matter how small or how large. Though the years God has given me more responsibility and more income, so that now what Cheryl and I give well exceeds my starting salary as pastor of that mission church.

B. Faithful Stewardship Results in Receiving True Riches – Jesus says in v.11, “Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?” Jesus implies that faithful stewards will be entrusted with true riches.

What are the true riches that God can give us? It can include the intangible things of this life that we should value, such as loving relationships, wisdom and knowledge from God (Rom. 11:33; Col. 2:2), the riches of His grace (Eph. 2:7), inner peace, a clear conscience and so forth. Durable riches are only found in God. He that has God is rich, however poor he may be in material riches; and he that is without God is poor, however rich he may be. Can money buy you love? Can it buy you peace? Can it buy you entrance to heaven? Absolutely not!

Speaking of heaven, there are also the riches of our eternal inheritance and rewards. Romans 8:17 says that we are “joint heirs with Christ.” True riches, in contrast with material riches, last forever! 1 Peter 1:4 says that we have been born again “to an inheritance incorruptible and undefiled and that does not fade away, reserved in heaven for you.” That’s one reason they are rightly called “true riches.”

Here Jesus says that if you are faithful in the small things, such as money, then you will be entrusted with the true riches of God. But on the other hand, if you have not been trustworthy in the use of material wealth entrusted to you by God, then you will not receive true, heavenly riches. Do you think God is going to trust you with heavenly riches if you are not using properly that which He has given you on earth?

C. Faithful Stewardship Results in Receiving What Becomes Your Own - Jesus says in v.12, “And if you have not been faithful in what is another man’s, who will give you what is your

own?” Do you think that what you have is truly yours? I have already talked about the fact that what you have really belongs to God. To demonstrate that truth, let me ask you a question. How much of it will you be able to take with you when you die? You will leave it all behind! On the other hand in heaven you will get what is eternally yours. And what you get in heaven depends on how faithful you have been as a steward of your time and possessions.

So what are you living for? Are you living for earthly things that have no lasting value? Or are you living to obtain spiritual and heavenly riches that are indeed “true riches,” that you will possess forever? Isn’t it wise to live for the latter? The apostle Paul said in 2 Cor. 4:18, “while we do not look at the things which are seen, but at the things which are not seen. For the things which are seen are temporary, but the things which are not seen are eternal.”

Do you know what the problem is with many people. Something nearby, though small, and obscures something much larger and greater that is far off. A dime, held close to the eye, can obscure the moon.

Even so, our earthly possessions, close at hand have a way of obscuring the true riches that we can obtain. How short-sighted so many people are!

Conclusion: What has been your attitude as you have heard this message? Have you welcomed these truths into your heart? Or have you had a different attitude? Look at v.14: “Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him.” If you have rejected this message in your heart you probably love money more than God. Take heed lest you find yourself serving the wrong master!

So make sure you have the right attitude toward earthly possessions. All you have ultimately belongs to God. So be a faithful steward and you will gain true and lasting riches that no one can every take away!

Sources: William Barclay, *The Gospel of Luke* (Philadelphia: Westminster Press, 1956); William Hendriksen, *New Testament Commentary: Luke* (Grand Rapids: Baker Book House, 1978); H. A. Ironside, *Addresses on the Gospel of Luke* (Neptune, NJ: Loizeaux Brothers, 1947); Alexander Maclaren, *Expositions of Holy Scripture*, Vol. 9 (Grand Rapids: Baker Book House, 1977 reprint), 2 sermons; J. Vernon McGee, *Thru The Bible*, Vol. 4 (Pasadena, CA: Thru The Bible Radio, 1983); Larry Pierce, *Online Bible* [Ver. 4:23] (Ontario: onlinebible.net, 2012); Warren W. Wiersbe, *Be Courageous: Luke 14-24* (Wheaton: Victor Books, 1989). Other sources listed in the footnotes. Unless otherwise indicated, all Scripture quotations are from *The New King James Version* (Nashville: Thomas Nelson Publishers, 1982).

For further study, see Mt. 6:24 and study sources.