

The Most Amazing Stock Tip – Luke 16:1-13

I. INTRODUCTION – Read the Text

A. *Back From The Future*

1. Imagine this: Service concludes today, you do some shopping on the way home, stop for something to eat, and spend the rest of the day doing this & that.
2. You go to bed tonight, drop off into blissful sleep, and awake tomorrow morning to find that it's 25 years ago.
3. It takes you most of Monday to figure out that somehow, the last 25 years have been a dream.
4. But *more* than a dream – because as the week goes by, you realize *everything* is happening just as it had the first time you lived it.
5. You watch world events and the lives of the people around you unfolding exactly as it had in your dream. It's like you were suddenly time-warped back 25 years.
6. And you know *everything* that's going to happen in the next 2½ decades, from 1980 right up till June 5th, 2005. Your memory is crystal clear.
 - a. You know that personal computers & the Internet are going to explode.
 - b. You know what businesses are going to excel & which are going to go belly up.
 - c. You know what athletes & teams are going to rise & which will fall.
 - d. You know who'll be elected, who'll be turned out of office.
 - e. What tragedies are on the horizon. Where & when there will be war.
7. But there's 1 thing that's out of place; 1 thing *different* when you make the jump back from the future -
 - a. While in the original 1980 you didn't have any savings, *now* you do.
 - b. You discover you have a little over \$30,000 in the bank.
8. And then you realize – *because you know the future*, you can *easily* turn that \$30K into a *fortune* by investing it in those things you know are going to take off.
 - a. IBM, then Compaq, then Dell.
 - b. The major cell phone companies.

- c. Little software start-ups like Microsoft & Borland
- d. New electronics companies like Toshiba & Hitachi
- e. Oh, and be sure to register some Internet domain names like GM.com, Ford. Com, Honda.com, CBS, ABC, & NBC.com –
- f. Because *one day*, whoever owns those domains will be able to sell them for a fortune! 25 years ago, those domains names were up for grabs and could be registered for as little as \$5.

B. If We'd Only Known

1. At some point, everyone realizes they wish they'd known what was *coming* because if they had, they'd have made very different choices.
2. That's the premise that underlies our text today.
3. Jesus wants His people to know that they can take *specific action right now* that will ensure their future is well-prepared for.

C. Yeah, We're Going to Look At 'Money' Today!

1. I like to refer to this story as "The Most Amazing Stock Tip."
 2. In it, Jesus tells us the wisest & best use of our *money*.
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3. Now, I know what some of you are thinking : "Oh, oh; here it comes! The inevitable 'Giving message!'"
 4. If you're a *visitor*, you *may* be thinking, "It seems like every church I go to, they're talking about money."
 5. I don't know what they talk about in other churches but here at CC, we only talk about it when we get to it in our study through the Bible.
 6. As we're studying through Luke's Gospel on Wednesday nights and arrived here at ch. 16 this last week, I read this story and was troubled.
 7. Jesus says things here which at first glance don't seem to fit what we'd expect of Him.
 - a. In v. 8, the master *commends* the dishonest steward for cheating!
 - b. Then in v. 9 Jesus says, **"Make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home."**
 - c. This is just plain hard to understand. What is Jesus saying?
 - d. It sounds almost like we can *buy* our way into heaven – but we KNOW that isn't so. So what *does* it mean?

8. Over the years I've studied the scriptures, I've discovered that when challenged by a difficult passage like this, taking the time to dig deeper produces some real gems.
9. **Difficulty** in understanding a passage is like a sign the Spirit has placed over it announcing something really **rich** is there – and so it is with this story.
10. So let's dig in . . .

II. TEXT

A. Set-up

1. Jesus told this story while surrounded by 3 groups of people;
 - a. His disciples, a crowd of common folk, and a hostile group of Pharisees who were hassling Him.
 - b. As v. 1 says, He told this story to His followers, but as v. 14 makes clear, He said it **loud enough** for the Pharisees to hear.
 - c. Look t v. 14 –

Now the Pharisees, who were lovers of money, also heard all these things, and they derided Him.

2. Jesus told this story to both challenge the Pharisees on their love of money and to warn His disciples away from a serious error they were making.
3. In order to understand that error, we need to know something about the Pharisees.
4. They were an elite club of about 6,000 wealthy men who held strict rules about how to obey God.
 - a. They'd gained a reputation for being ultra careful about the Law and super-strict in their obedience.
 - b. They believed God **rewarded** their obedience with **material prosperity**.
 - c. They'd reduced spirituality to a **formula**, a mechanism for obtaining wealth.

Obedience = Material Gain
 - d. They were the original proponents of the health & wealth, prosperity message.
5. In their thinking –
 - a. Blessing meant God's **reward** for being righteous.
 - b. Distress & trouble were manifestations of God's **judgment** on sin.

6. Keep that in mind, because it frames the backdrop of this story Jesus tells.

B. Vs. 1-2

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.’

1. Wealth in the ancient Middle East was marked by a vast estate.
 - a. There’d be a large home with fields, servants and several business enterprises.
 - b. The owner or master of the estate hired a business manager, called a steward, who oversaw the day to day operation of the estate.
 - c. The steward’s goal was to use the master’s resources in such a way that they returned a profit.
 - d. The only way to make sure a profit was *made* was by paying *careful attention* to things and exercising diligent oversight of the resources entrusted to him.
 2. In this story, the business manager had *neglected* his duties and let things slip so that the master’s interests had suffered a loss rather than a profit.
 3. Since the steward’s bottom line was *profit*, it meant he’d failed and would be replaced.
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4. Knowing he was going to get the boot, the steward “woke up” & devised a plan for the future –

C. Vs. 3-7

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.’

1. If you’ve ever been laid off or knew force reductions were coming at your workplace, you know what this man was thinking –
2. “Oh no! I’m out of a job. What am I going to do?”
3. When this steward knew the days of his employment were running out, he considered his options.
 - a. He had no savings to live off.
 - b. And there were certain jobs he was either unable or too proud to do.
 - c. So he figured out how he could use *his last days as a steward* to set himself up for the future.
4. He called each of those who owed his master, & used his position as the business manager to lower their debt.
5. This would *obligate* each of those debtors to him.
6. He was doing them a favor they’d be *bound* to repay.
7. While the door was closing in one job, he used his position to open new doors of opportunity in other places.

D. Vs. 8

⁸ So the master commended the unjust steward because he had dealt shrewdly.

1. While what the steward did was dishonest, it *was* also clever & showed ingenuity.
2. Too bad he hadn’t used such shrewdness in a *positive* way to make a profit for his master.
3. His problem was *selfishness* – not lack of talent or ability as a business manager.
 - a. V. 1 says that he’d *wasted* the master’s resources.
 - b. Instead of *using* them wisely & gaining a profit, he’d *squandered* them,
 - 1) Either through sheer laziness,
 - 2) Or in personal consumption.
4. But now that his days of easy selfishness are coming to an end, he makes moves to secure his future.
5. And the master recognized the cleverness of his arrangements.

6. Then Jesus turns to the lesson of the story – **“For”** He says here in v. 8 -

... the sons of this world are more shrewd in their generation than the sons of light.

7. Jesus is *not commending* what the unjust steward had done in cheating his master.
8. He merely uses his example of *making plans for his future* as a way to point out a common error the people of God make.
9. Even the most selfish unbelievers, men & women who are dishonest cheaters, show more wisdom in planning for their future on earth than the Children of God demonstrate in planning for their future in Heaven.
10. To correct that error so common among God’s kids, Jesus tells His disciples –

E. V. 9

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.

1. At first glance, it appears Jesus is saying we can *buy* our way into heaven.
2. That you can grease the palm of someone and they’ll open a side door into glory.
3. Slip one of the elders a ‘fiddy’ & he’ll pop open one of the exits for you.

Is that what Jesus is saying? Of course not!

4. He’s saying that we’re *stewards* who’ve been entrusted with the Father’s resources.
 - a. God has dealt to each of us a measure of time, talent, & treasure.
 - b. It’s the *treasure resource* Jesus deals *specifically* with here; our money.
 - c. He does so because He’s seeking to correct the faulty thinking of the Pharisees.
 - d. He doesn’t want His followers to confuse spiritual maturity with material wealth as the Pharisees had.
5. Instead of squandering the money God had given them on themselves in lavish lifestyles of luxurious comfort, and boastful

- displays of wealth, Jesus tells them to invest their money in something eternal.
6. When He says, **“Make friends for yourselves by unrighteous mammon,”** He means we ought to use money in such a way that it produces profit *for our Master*.
 7. Tell me – what’s the one thing God wants out of this World? People!
 - a. That’s God’s bottom line. That’s what He’s looking for: The salvation of the Lost.
 - b. Jesus tells us to invest our unrighteous mammon, our money in those ventures of faith that will see men & women, boys and girls, won to faith in Christ.
 8. We know that’s what He meant by what He says next - **Make friends for yourselves by unrighteous mammon, that when you fail,**
 - a. When your stewardship here on Earth is done – **They**
 - b. Who? The friends you’ve made *through* your investment; the one’s who’ve come to faith because of your wise use of the money God’s given you.
may receive you into an everlasting home
 - c. Where are they, these friends you’ve made through your giving? They’re in heaven.
 9. There’s an old saying – You can’t take it with you. But this v. tells us we can send it on ahead.
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10. It’s crucial we understand & implement what Jesus says here.
 - a. We must prepare for the future;
 - 1) Not just our retirement at 65,
 - 2) Or our plans for vacation in August.
 - b. As the children of God we need to think farther out, in longer terms.
 - c. **Right now**, we can invest in our eternity.
 - d. One of the ways we can invest in that future is with the resource of *money* God gives us.

F. Vs. 10-12

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.

1. Jesus makes it utterly clear here – Money is a *test*!
2. It's a *measuring device* for you and I to see with absolute clarity whether our faith in God is real or feigned.
3. In chemistry lab, students are given a little slip of paper called litmus.
 - a. It's specially treated with a chemical that will turn a different color when it's dipped into a liquid.
 - b. Litmus paper is used to determine the pH of something.
4. Money is nothing more nor less than spiritual litmus paper.
5. How we use it reveals our value system, what's truly important to us.
6. In v. 10, the "least" is money, the "much" is spiritual treasure.
 - a. If we're faithful in our use of money, then we'll be faithful in our handling of the more precious things of God.
 - b. But if we've mishandled money, how could we be trusted with things of far greater worth?
 - c. If you had a son or daughter who abused & mishandled a bike; just threw it down, left it in the rain; abandoned it on the sidewalk were it would certainly be stolen – when it comes time to get them a car, would you give them a Maserati?
 - d. The way they treat the bike reveals how they'll treat the car.
 - e. The way we use money reveals the truth about how we handle spiritual things.

11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

7. There are many Christians who don't understand why their spiritual lives are so *shallow*.
 - a. They look at other believers who seem to have such a deep, rich experience of God & can't understand why *they* don't experience that themselves.
 - b. Well, there's a good chance the answer is right here.
 - c. They're not *investing* in the things of God.
 - 1) Oh, they're investing *time*; They read, they pray, they go to church.
 - 2) And they *serve*; They usher or work in the Nursery.
 - 3) Those are all good things.

- 4) But there's one area of their lives they've yet to turn over to God; His mastery over their finances.
8. God cannot give to those who *do not give* because their hands are already full.
9. Look at it again –
- 11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?**
10. DL Moody once said that he could tell more about a person's spiritual life by looking at his checkbook than by looking at his prayerbook.
11. God wants to bestow on us the riches of His grace & the depths of spiritual truth, but He can't if an idol of mammon sits on the throne of our hearts.
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12. When I was in high school, my Economics teacher wanted to teach us about the stock market.
- So each student was given a thousands dollars of imaginary cash.
 - We were to invest that \$1,000 in stocks, and at the end of the semester, whoever had earned the greatest profit was given a reward by the teacher.
 - I don't remember what the reward was because I didn't win it.
 - But I do remember what stocks I "bought" – IBM & Caterpillar Tractor.
 - He gave us a week to make our picks, and I researched the market thoroughly.
 - Up until the point when we began that whole stock market adventure, I had never even *looked* at the financial section of the newspaper.
 - But as soon as I was invested, even though they were imaginary dollars, I grabbed the newspaper EVERY MORNING – first thing, and flipped immediately to the Stock index to check on my investments.
 - I paid close attention to the news for any information about computers, business, & construction.
 - These were the realms I was interested in now, because I was "*invested!*"
13. If your faith has always been a *struggle*; if it seems like it's

hard to maintain *interest* in God & growing in Him, let me ask you
– Are you invested?

14. Are you putting your money to work in spiritual things?
15. Or does it all go to earthly things that quickly pass?
16. Where your treasure is, that's where your heart is.
17. Listen to the words of the Prophet Haggai [1:3-11]
 - a. He was sent by God to the people of Jerusalem at a time a spiritual apathy.
 - b. Work on rebuilding the temple destroyed by the Babylonians had stopped because the people lost interest in spiritual things.
 - c. They stopped giving & began *spending* on fixing up & remodeling their own homes.

³Then the word of the Lord came by Haggai the prophet, saying, ⁴“Is it time for you yourselves to dwell in your paneled houses, and this temple to lie in ruins?” ⁵Now therefore, thus says the Lord of hosts: “Consider your ways!

**⁶ “You have sown much, and bring in little;
You eat, but do not have enough;
You drink, but you are not filled with drink;
You clothe yourselves, but no one is warm;
And he who earns wages,
Earns wages to put into a bag with holes.”**

⁷Thus says the Lord of hosts: “Consider your ways! ⁸Go up to the mountains and bring wood and build the temple, that I may take pleasure in it and be glorified,” says the Lord. ⁹“You looked for much, but indeed it came to little; and when you brought it home, I blew it away. Why?” says the Lord of hosts. “Because of My house that is in ruins, while every one of you runs to his own house. ¹⁰Therefore the heavens above you withhold the dew, and the earth withholds its fruit. ¹¹For I called for a drought on the land and the mountains, on the grain and the new wine and the oil, on whatever the ground brings forth, on men and livestock, and on all the labor of your hands.”

18. Christian – if this describes you, if no matter how hard you try,

you just can't seem to get ahead,

- a. The devourer keeps attacking & your income blows away in a gale of debt,
 - b. Maybe it's because your priorities have become muddled.
 - c. If you say, I can't *afford* to give – meditate on Haggai.
 - d. You'll see that you can't afford **NOT** to give!
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12 And if you have not been faithful in what is another man's, who will give you what is your own?

19. This caused the disciples to make the connection between the story He'd just told and the lesson He was teaching them.
20. *They* were stewards, and their use of money would *reveal* if they were good & faithful or unjust & deficient.
21. The money you & I get in our paychecks and whatever other sources of income we have, is not ours – it belongs to God.
 - a. As His servants, He merely measures it out to us so we can invest it & make a profit for Him as our Master.
 - b. The real issue is how we see & use that money.

III. CONCLUSION

A. Who You Going To Serve?

1. Jesus wants His people to understand that money, a thing that causes so much trouble & unrighteousness, in the hand of a wise Child of God, can be *used* to advance the Kingdom of Heaven.
2. As Paul says in 1 Tim. 6:10, the love of money is the root of all kinds of evil.
3. In this passage, Jesus is saying that *the love of God* TURNS money into a tool to serve Him.
4. How we *use* money reveals what we love.

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.”

5. Mammon referred to money and all money can do in the world.
6. Jesus elevates Mammon to the level of an idol, a would-be competitor to God.
7. Then He draws a line in the sand at their feet & says they have to make a choice:
 - a. It's either God or money. It can't be both.

- b. Either they will make the pursuit of financial wealth & power their aim
- c. Or they will pursue God, and *use* money to His profit.



B. What This Means Practically

1. Here's what all this means to us *practically*.
2. Learn to see yourself as a *steward* & your income as a *resource* God is handing you to *invest* for His profit.
3. Of course you have bills & obligations you need to take care of, but take an honest look at your lifestyle & ask if what you're currently committed to is something that honors God.
4. If the Spirit directs you to make a change, *do it*.
5. I know a man who sensed the Lord was calling him into full-time ministry.
 - a. As he'd been promoted at his job & his salary had increased over the years, so had his standard of living.
 - b. But he knew his compensation as a full-time minister could not support that lifestyle,
 - c. So he talked with his wife & they agreed to begin downsizing & changing their standards so when the time came, he'd be able to quit his job & work full-time as a pastor.

6. Then, be committed to the *habit of giving*.
 - a. Giving ought to be as much a part of the Christian life as breathing.
 - b. But when you give, give *wisely*. See it as an investment, one you expect a return on.
 - c. Give as Jesus mentions here; to those things that expand the boundaries of the Kingdom of God.
 - d. Give to ministries that are bearing fruit,
 - 1) that are winning the lost of Christ
 - 2) and are deepening the faith of believers so *they* can win the lost to Christ.