

Moral Character Really Matters Luke 16:1-13

The moral character with which we conduct the daily affairs of our life really does matter. It guides and it directs all that we think, all that we say and all that we do, whether it be in our family life, or in our social life or it be within the matters of our business life.

And whether we realize it's taking place or not, our moral character is often being easily seen and understood by all those with whom we have to do, our family members, our friends and our business associates.

The scripture passage that we'll consider in a few moments concerns itself with this very important matter of our moral character. And it presents questions to us about our moral character and our integrity as we go about handling the finances, the money, the wealth that we have use of and have control over. The money and the wealth which we consider to be our own, the money and the wealth of other people with which we are given some control over, and then especially our understanding about who really owns the money, the wealth, the "worldly mammon" that we might have some control over.

And may we begin with a couple of very simple examples and ask ourselves to "take a reading" of our own personal moral character as it relates to the way that we feel about money. And remember also, that at most every point our faith is always being put to the test.

Recently, I stopped by the bank and cashed a check. And when I got home I realized that the bank teller had given me \$100.00 too much. What was I to do? I could just have quietly kept it and no one would have known the difference. But thankfully, I did not want to do that. So, I immediately returned to the bank and gave the money back to the bank teller.

As for you, perhaps as you are walking back to your car in the grocery store parking lot you find a wallet on the pavement. It has a driver's license and credit cards and over a thousand dollars in it. What do you do? Do you quietly dispose of the wallet but keep the money. Or do you immediately contact the owner of the wallet and return all of it.

As we said a moment ago, the moral character that resides within our heart and soul will guide the decisions that we will make in moments like those. And again, yes, that same moral character will influence and guide most all of the decisions that we make.

A moral principle that we will study about within this scripture passage before us today concerns itself with our understanding about the true ownership of any and all of the possessions that we have in this life. And the question is, "are those possessions truly ours, to do with as we wish?"

Is the \$100.00 from the bank teller ours to keep. What about the wallet we found and the money in that wallet?

Also an even bigger question is, what about the salary we earn each month, the home we live in, the car or truck that we drive? And what about the business affairs of the place where we work, the prices we charge our customers, the cash that passes hands in any of the transactions of the business?

Too often, as businessmen handle their affairs in an underhanded manner, I have heard them say things like, "This is nothing personal, it's just business". Is that perhaps the way you view your business transactions.

As we pause to consider this parable given by the Lord Jesus, I can recall a statistic that I once read that told us that over 50% of the parables and examples that our Lord gave to us in these gospels had, in some way or another to deal with matters of money and finance. That fact tells us that our Lord knows our hearts and He knows how we are tempted. And that He needs to instruct us about the wise and moral responses we should have in the matters of money.

Listen to the words of this parable given to us here in Luke chapter 16, and note carefully what the Lord Jesus thinks that we should do with the money and the financial matters that we encounter each day. These words beginning in verse 1 of chapter 16.

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." (Luke 16:1-13)

Recall that for several weeks now, we have been studying three parables given by the Lord Jesus, the parable of the Lost Sheep, the parable of the Lost Coin and the parable of the Prodigal Son, parables given by Jesus to the Scribes and the Pharisees in response to their questions as to why He received and ate with sinners and tax gatherers.

A curious thing needs to be noted and understood here as we observe Jesus giving these and other parables like them to unbelievers such as these Scribes and Pharisees. That curious thing is . . . the Spiritual ability to comprehend the meaning of His words was not always also given to them, to the Scribes and the Pharisees.

On another occasion, in Matthew chapter 13, in giving the Parable of the Sower to a large crowd, Jesus' disciples asked Him about why he so often spoke in parables. And Jesus, using words from the Book of Isaiah, explained to His disciples,

¹³ This is why I speak to them in parables, because seeing they do not see, and hearing they do not hear, nor do they understand.

¹⁴ Indeed, in their case the prophecy of Isaiah is fulfilled that says: "'you will indeed hear but never understand, and you will indeed see but never perceive.

¹⁵ For this people's heart has grown dull, and with their ears they can barely hear, and their eyes they have closed, lest they should see with their eyes and hear with their ears and understand with their heart and turn, and I would heal them.' Then He turned to His disciples and said,

¹⁶ But blessed are your eyes, for they see, and your ears, for they hear.

¹⁷ For truly, I say to you, many prophets and righteous people longed to see what you see, and did not see it, and to hear what you hear, and did not hear it. (Matthew 13:13-17)

By these words we wonder, did the meaning of Jesus' words in the three parables we have just studied simply fly right on past the ears and eyes and hearts of those Scribes and Pharisees?

And likewise, do these words pass right on by many of the people who sit comfortably within their church pews each week, but have not the listening ears and perceiving hearts to truly hear?

We don't know, but we do know that the parables were given in the hearing of Jesus' disciples and we know that His disciples had been given ears to hear, eyes to see and hearts to understand. And we know then that at least they, the disciples, gained from the hearing of His words. And hopefully, we, you and I, as modern day disciples of the Lord Jesus will have ears to hear and to understand these words.

And now here, in this parable about a shrewd business manager, Jesus addressed His words specifically to His disciples, because again, these were the ones Jesus wanted to receive His truths. Why, because He knew that His time on the earth was short and that these special men would be the ones who would carry the mantle of truth on into the next generation of the church.

Regarding this particular parable about this unjust steward, I must confess to you that over my years of studying it, my understanding of it has often been little better than that of these Scribes and Pharisees. But, even so, I am confident that as Jesus' disciples, at some point, He will open the eyes and ears of our hearts, yours and mine, to the full meaning He intends for us.

Consider these words . . . first of all, again, here in this parable Jesus is still ministering to the "tax gatherers and sinners", men who spent a lot of their time dealing with matters relating to money. And also, and especially, Jesus is speaking directly to His disciples, teaching them about the better way of handling some of the ordinary transactions of a workday, and specifically, what they should do in regard to the use of and the handling of money, here referred to as "unrighteous mammon".

And here He is exhorting them to be faithful in even the smallest of details of what some might define as purely secular employment, and especially when handling another person's property.

And that brings us to the first foundational truth that God wants us to understand from these words. Here, Jesus is telling them that a very special moral character must be present within a person and an extra responsibility must be honored when a person is given charge of property belonging to someone else.

When I worked in the banking industry, we had a special word that described our responsibility regarding our care over another person's money or property. The word is "fiduciary". A "fiduciary" is a "trustee" entrusted with the care and control over another person's property and is authorized to act on behalf of that person in matters pertaining to that property.

And above all else, the trustee is to always know that the property does not belong to him or her. And with the exception of a predetermined fee for services, the trustee is never to consider his own personal gain as he transacts business using the other person's money. If he ever does consider his own personal gain, he immediately violates a very sacred trust.

Here also, deeply ingrained within the meaning of this parable is a special understanding that is being brought forward from the three parables just before it, and that is that none of us truly own anything in this life. We are merely

“trustees”, “stewards” over its care. And we are here being exhorted to never forget who we really are.

As the sons in the Parable of the Prodigal Son wrongly assumed, and as we likewise too often assume, we do not have a portion that has our name indelibly inscribed upon it. Yes, our names are on the deeds and on the bank accounts. And we are invited to share in all the provision those things provide. But the ownership is never really ours. Again, we must always know that we are merely “stewards”, “trustees” over its care. All forms of actual ownership forever and always must remain within the hands of God who gave it.

And yes, the freedom with which God so generously shares His things with us can often confuse us. He gives us so much and never seems to hover over us to make sure that we use it wisely. Recall again the words of the father to the older brother. He said, “Son, you are always with me, and all that is mine is yours”.

Some might say that these words imply that we really do have some ownership in the things of God. And yes, in a sense, as God’s sons and daughters, we do share a form of ownership of the kingdom with God our Father.

But again, the warning within these words is that we must guard our hearts carefully against a wrongful kind of possession, and a wrongful kind of gain. As true sons and daughters, we are to hold our possessions loosely and to always honor our Father with excellent and trustworthy care over all that is entrusted to us.

The confusion seems to come because of the manner in which God makes His provision to us. We receive His generous provision into our hands, and like the prodigal son, we think it to be our right and privilege to use or to misuse it as we might enjoy. And while that may be somewhat true, if God our Father still also retains an ownership in the things or the money, or the property that we are using and misusing, then there will surely also come a time when He will stop us and ask us for an accounting of what we have done with all that He has left within our charge.

That was what took place with this steward in this parable. He was called to account for his handling of his master’s property and he was found woefully wanting. Consider his response . . .

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.' (Luke 16:3-7)

What can be said about such behavior? His response was a complete and utter violation of the trust his master placed in him. In most every way, both before the accounting and now here afterward, this steward consistently considered his own gain as he misused his master's property.

But strangely, the master gave an odd response. We read,

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. (Luke 16:8)

What is meant by those words? First of all, Jesus' words should not be misunderstood as approval for the steward's misbehavior. Not at all! Although some of the things he did might actually have been proper.

Perhaps as an unjust steward he had been overcharging all along and taking dishonest gain and his overcharging threw the debtors into bad straights. We don't know from these words, but this reduction of their debt might have only brought it down to where it rightfully belonged.

Another explanation that I heard recently was that the Steward was placing himself into the trustworthy hands of his master, trusting that the master would be merciful both to the debtors and also to him as the steward and would accept these decisions he was making. And it would seem that the master did condone his shrewdness.

Again, this master's condoning of the steward's shrewd behavior should not be understood to be an approval from the Lord Jesus. Because the

commendation given here was not for the misbehavior, but that it was to point out that the fervent and diligent efforts of the people of this world toward their own gain and their own wealth and their own survival seems always to far exceed the efforts that we, the children of light exert in our hopes and desires for righteous daily living and for the eternal destiny of our souls. Listen again carefully!

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.

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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? (Luke 16:8-12)

Within these words, a comparison is being given to us for our instruction. The Bible commentator, Matthew Henry, tells us that,

The wisdom of worldly people in the concerns of this world could well be imitated by us in the concerns of our souls. It is their principle to improve their opportunities, and to do that in every matter, to take a good bargain when it's offered them. And oh, that we would be as wise in our spiritual affairs!

He goes on to say that,

The children of light are commonly outdone by the children of this world. Not that the children of this world are truly wise, but in that they are wiser in their handling of the secular concerns of daily life than the children of light in our own diligent care over our souls. For though we are told that we must shortly be turned out of our stewardship over this life, yet we do not hasten to provide for our life after this one, our eternity. Though we know from these scriptures that a whole other life lies ahead of us after we breathe our last here on this earth, we do not prepare for it. We do not lay up treasures ahead of us there.

Isn't this so very true of us folks. And our Lord's commendation to us here in these words is that we really must fervently and diligently understand and work with all of our hearts to be good stewards over the part of the kingdom that our

Lord has entrusted to us in this life. Because there will surely be a consequence for the things that we do and for the things we don't do.

Some of us might have received very little in this life, others might have received a lot. But for whatever we are entrusted with, we are to be wise in our use and our employment of it.

The common grace of wisdom that is given by God regarding secular business can be used effectively by both the just and the unjust. It is no sin to make wise investments in goods and services during this life. It is no sin to become very rich in worldly possessions.

To the contrary . . . here, God is exhorting us to "make friends with the "unrighteous mammon", the earthly financial systems, the daily business world. It is not ungodly to gain earthly riches from them. And we absolutely should use Godly moral character as we handle and manage even the smallest of the details of those business affairs.

Yes, it can be an uncertain path that we will walk, and we must show great care in keeping ourselves from unrighteous and ungodly behavior. As King Solomon in the Book of Ecclesiastes exhorts us, we need to go ahead and to get about this life in the days that we have and to make the best of them. But always remembering one thing that He reminds us about there in Ecclesiastes 12, verse 13,

¹³ . . . Fear God and keep his commandments, for this is the whole duty of man. ¹⁴ For God will bring every deed into judgment, with every secret thing, whether those things be good or they be evil. (Ecclesiastes 12:13-14)

Those who gain much from the provision God has given are simply called to honor Him in the manner in which that gain is used . . . for the benefit and for the furtherance of His people and His kingdom.

And again, above all else, stewards will be called to account for righteousness throughout every step and every behavior of their stewardship, whether to their masters, their workers or their customers. And they are especially charged with doing all things as unto the Lord who is the true owner of all that they manage.

We'll pause for now, and the Lord willing, we'll have more to say in our further study of this parable next week. Until then, carefully consider these words given to us in Colossians chapter 3 . . .

²³ Whatever you do, work at it with all your heart, as working for the Lord, not for human masters,

²⁴ since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (Colossians 3:23-24)

Pray with me.