

## November 30<sup>th</sup>, 2008 “The Last Year of the Life of Christ, Part 26”

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### Luke 16:8

**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.**

Thank you very much for coming to hear the message for today. Before we begin our next lesson, let us reiterate our reason for attending Church.

We attend Church to obtain the mind of Christ, meaning, to have the Bible illuminated in our minds so that we can clearly understand the principles that Jesus taught and base our daily personal decisions on those principles.

We come to Church because we want to be obedient to the Bible, which is the doctrine of Jesus Christ, in an informed, insightful and intelligent manner.

I find this to be one of the most interesting parables that Jesus ever told. In **Luke 16:1-2: 1 [Jesus] 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.’**

A steward is one that handles the affairs of another. Since the parable mentioned that the man is rich and he wanted an accounting from that steward, it would seem that the steward was in charge of the rich man’s commodity accounts, which made him analogous to a commodities broker, especially considering the next part of the parable, in **Luke 16:3-7:**

**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.’**

It appears that the steward’s job is to make the rich man money by trading in or receiving commodities from those that have them. As an aside, the oil mentioned in the parable is probably olive oil, or some other oil derived from an agricultural product, as fossil fuels for home heating or vehicular transportation had not been invented during the time of Jesus. The commodities mentioned are both agricultural, so, let’s think about the economics of the agricultural society.

Suppose you decide that you want to become a farmer. You need to plant, harvest and sell crops to support your family, but you won’t have any income from your farm until the

harvest. Many farmers have to borrow money to support themselves and their families until the harvest, using the harvest as collateral against which the banker will give you a loan. Let's lay out a business plan using simple round numbers to make the situation easy to understand. These numbers aren't intended to be correct, but just easy to calculate examples so that you can understand the concept more easily.

To figure out expenses, let's divide the year in half, figuring the first half of the year for the planting and growing seasons, and the second half of the year for the harvest and winter seasons.

Let's assume that you will need \$1,000 to live during each half of the year, which makes your annual expenses a total of \$2,000, and let's project that the harvest will net you \$2,500, which is a 25% return on your investment.

You have to live until the harvest, so you borrow \$1,000 from the banker, which is the amount that you will need for the planting season in the first half of the year. When the harvest is sold, use \$1,000 of the \$2,500 to pay the banker the \$1,000 you owe, use \$1,000 to live for the rest of the year, and you have \$500 left over for the next planting season.

Using the \$500 from the first year in the second year, you only need to borrow to \$500 to live during the planting season. When harvest time comes, from your \$2,500 revenue you pay the banker his \$500 back, and now you have both the \$1,000 you need for the current harvest season and the \$1,000 that you need for next planting season.

In the third year, you do not have to borrow any money to live. After the harvest in the third year, you have the \$1,000 you need for the harvest season, you have the \$1,000 you need for the next planting season, and you also have a \$500 profit. Let us assume that, to grow your business, you invest each \$500 of clear profit into more land, which will expand your farm and increase your revenue.

With the increased acreage, your annual expenses increase to \$1,500 for each half of the year, or a total of \$3,000, and your new expectation of revenue is \$3,750. You only brought \$1,000 forward from the previous year for planting and growing season expenses, so you need to borrow another \$500 to make ends meet for the planting season of the fourth year.

Suppose everything continues to go as planned. Your income for the fourth harvest is \$3,750, you pay back the \$500 to the banker, use the \$1,500 for the harvest season, you have the \$1,500 you need for the fifth planting season, and you have \$250 as profit.

The fifth year, your income is again \$3,750, which when added to the fourth year's profit of \$250 gives you a total of \$4,000. You need a total of \$3,000 for fifth harvest season and the sixth planting season, so you don't have to borrow any money and you have a profit of \$1,000 with which to buy more land or to become a banker yourself, because you could use your \$1,000 profit to support someone else's new farming endeavor.

This is a high-level financial business plan for an agricultural business.

But, if I presented this business plan to the banker down the street, the banker would reject my plan because I did not figure in the interest that banker would be charging on the loan. The reason that I did not figure the interest is that Jesus is telling the story as an Israelite, the Old Testament word for interest is usury, and in **Leviticus 25:35-37**, God tells the Israelites:

**35 'If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you.**

**36 Take no usury or interest from him; but fear your God, that your brother may live with you.**

**37 You shall not lend him your money for usury, nor lend him your food at a profit.**

Usury is a problem during the time of Jesus Christ, as Jesus often chastised the moneychangers in the temple, who charged people interest when they exchanged their secular money for temple money with which they could buy sacrifices. Usury was forbidden to help the poor, but poverty is not the only reason given in the Scripture to not charge interest, as **Deuteronomy 23:19-20** tells us:

**19 “You shall not charge interest to your brother—interest on money or food or anything that is lent out at interest.**

**20 To a foreigner you may charge interest, but to your brother you shall not charge interest, that the LORD your God may bless you in all to which you set your hand in the land which you are entering to possess.**

But, back to our plan.

Our farming plan is based upon receiving God’s blessing, which will enable us to reap \$2,500 worth of crops for every \$2,000 worth of investment in seed, fertilizer, and labor. Although we can, and we have to, do our due diligence by planting, fertilizing, and performing all of the techniques required for successful agriculture, we need God’s blessing because we have no control over that which is probably the most important element of farming, that being, the weather.

Unseasonable cold at the wrong time can decimate the crop. A lack of rain during the proper part of the growing season may prove devastating to the crop. A tornado may rip the crop out of the ground as it is ripening for harvest. On the other hand, even if there are no weather related catastrophes to the crop, the crop may be so abundant that the prices for which we can sell our crops may fall. Any number of things over which we have no control may happen,

Job was an agricultural industrialist of some renown in his area, and things were going well for him until he had one really bad day. **Job 1:13-19** records:

**13 Now there was a day when [Job’s] sons and daughters were eating and drinking wine in their oldest brother’s house;**

**14 and a messenger came to Job and said, “The oxen were plowing and the donkeys feeding beside them,**

**15 when the Sabeans raided them and took them away—indeed they have killed the servants with the edge of the sword; and I alone have escaped to tell you!”**

**16 While he was still speaking, another also came and said, “The fire of God fell from heaven and burned up the sheep and the servants, and consumed them; and I alone have escaped to tell you!”**

**17 While he was still speaking, another also came and said, “The Chaldeans formed three bands, raided the camels and took them away, yes, and killed the servants with the edge of the sword; and I alone have escaped to tell you!”**

**18 While he was still speaking, another also came and said, “Your sons and daughters were eating and drinking wine in their oldest brother’s house,**

**19 and suddenly a great wind came from across the wilderness and struck the four corners of the house, and it fell on the young people, and they are dead; and I alone have escaped to**

tell you!”

So, just because we have a good plan does not mean that we are going to be successful.

Our success really depends upon the Lord facilitating our success. **James 4:13-16** tells us:

**13 Come now, you who say, “Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit”;**

**14 whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away.**

**15 Instead you ought to say, “If the Lord wills, we shall live and do this or that.”**

**16 But now you boast in your arrogance. All such boasting is evil.**

However, we endeavor to influence the Lord’s will by seeking His favor. We have read God’s instruction to the Israelites to not charge their fellow Israelites interest on loans, and it would seem logical that to follow God’s instruction would be the easiest way to seek His favor. But, in the parable, the servant had done something that caused his master to remove him from the stewardship, and the servant remedied the problem by reducing the amounts that the various debtors owed to the master. Although the Bible says that the master was dismissing the servant because he was wasting his goods, the servant may have also been charging usury on loans, which would seem to fit the scenario that Jesus gives us in the parable.

In the parable, the servant reduced one person’s bill by 50%, and the other person’s bill by 20%. Let’s see what effect a 20% interest charge would make on our farming scenario.

We would start out with our \$1000 loan from the banker, but after the harvest, rather than having \$500 left as we would were there no interest, the amount left over from the first year is reduced to \$300.

To finance the planting season the second year, rather than borrowing \$500, we have to borrow \$700. At the end of the second year, we would have to pay back \$840, and the amount left over is only \$660, so we still need to borrow \$340 for the third year. At the end of the third year, rather than having the \$500 profit needed to expand that you would have had if there was no interest, you only have a profit of \$92, so we can’t expand, but we don’t need to borrow any money to live during the fourth year.

At the end of the fourth year, we have a profit of \$592, which is enough to do the expansion that we would have been able to do in the third year had we not had to pay the interest.

After buying the land, we only have \$92 left, so we have to borrow \$1,408 to support the planting season expenses in the fifth year, and after our harvest expenses, we have \$560 to put toward our planting season expenses in the sixth year. If there was no interest, we would had a \$1,000 profit going into the seventh year, but at 20% interest, we have to borrow \$940 go get into the seventh year. You can see the influence that interest has on our profitability.

Well, why loan money to someone if you can’t charge them interest? That is a good question.

The premise of the parable is that the one in charge of loaning the money is a steward, not the owner. God, as the owner of all things, told the Israelites to make loans to one another without charging one another interest because God wanted to make it clear to the Israelites that they did not own the resources that they were loaning to one another. A person may hold the earthly title to a piece of property, but the title does not mean that the person that holds the title owns the

property. It only means that he is the legal holder of the property as long as God allows him to use it. **Psalm 24:1** informs us:

**1 The earth is the LORD's, and all its fullness, The world and those who dwell therein.**

Ask the people in Louisiana and Mississippi whose property became part of the Gulf of Mexico during Hurricane Katrina whether or not they still own that property. And, if someone's property is not destroyed by a natural disaster, the chances are great that the property will probably exist longer than that person that holds the title will be alive, and at his death, someone else will take over the title. So, we do not own our possessions; we are simply stewards over them as long as they or we are here. God, as the true owner, is justified in telling us how to use His possessions and He is telling the Israelites that He does not want them profiting from the loans that they make to their brothers.

The unjust steward wasted his master's goods, and probably did not display the proper brotherly relationship to those to whom he made loans because he charged them interest. Once he found out that he was no longer going to be the steward but just a brother, he realized that he needed to have a brotherly relationship with his peers. He made provisions to become a brother once again by following the Word of God, treating the creditors as brothers and cancelling the interest. God gives us His approval when we recognize our own disobedience and correct our own errors, as **Luke 16:8** tells us:

**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.**

Now, there is an eternal application for this story. Jesus explains, in **Luke 16:9**

**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.**

What does this mean? Of what unrighteous mammon does the Lord speak and who are these friends with everlasting homes that can take us in at the end of our earthly life? Well, mammon means money, or the material resources that we have. How we choose to spend our money is a parallel for how we choose to spend our earthly lives. The one of which I know that has an everlasting home to which I can go is God himself. This passage of Scripture is telling us to use the earthly resources over which God, the owner of this life, has made us steward to become friends of God by doing that which pleases Him, correcting any errors that we may have made as did the steward. Paul discusses that which is required to please God in **Colossians 1:10-13**:

**10 that you may walk worthy of the Lord, fully pleasing Him, being fruitful in every good work and increasing in the knowledge of God;**

**11 strengthened with all might, according to His glorious power, for all patience and longsuffering with joy;**

**12 giving thanks to the Father who has qualified us to be partakers of the inheritance of the saints in the light.**

**13 He has delivered us from the power of darkness and conveyed us into the kingdom of the Son of His love,**

Paul tells us that friendship with God requires us to use that which we have fruitfully to do good works, to increase in the knowledge of God. Paul is instructing us to not just develop

academic knowledge, but the strength that comes from exercising the power of God, which will lead us into developing the attributes of patience, longsuffering and ultimately joy.

What strength are we instructed to develop by using the power of God? Jesus, during His earthly life as a man, used the power of God more forcefully than anyone in the history of the world, even to the point of rising from the dead with power. Listen to that which **John 3:17** says about Jesus' mission:

**17 For God did not send His Son into the world to condemn the world, but that the world through Him might be saved.**

The strength that God gave Jesus was the strength needed to make the ultimate sacrifice to save someone other than Himself. God's objective is that we all develop the strength needed to endure shame and pain for the testimony of the Lord, even as God gave Jesus the strength to go to the Cross, to endure the shame and the pain of crucifixion, and to do so with the confident assurance that even though His enemies temporarily had the upper hand over Him, that the exercise of patience and longsuffering through this temporary trial would lead Jesus to the permanent experience of joy.

Jesus spent three years in ministry looking forward to the Cross, but when the Cross actually appeared on the horizon, Jesus found Himself in a position that many men have visited, that being, dreading the trial that they were about to endure. **Luke 22:39-42, 44** records: **39 Coming out, [Jesus] went to the Mount of Olives, as He was accustomed, and His disciples also followed Him.**

**40 When He came to the place, He said to them, "Pray that you may not enter into temptation."**

**41 And He was withdrawn from them about a stone's throw, and [Jesus] knelt down and prayed,**

**42 saying, "Father, if it is Your will, take this cup away from Me; nevertheless not My will, but Yours, be done."**

**44 And being in agony, He prayed more earnestly. Then His sweat became like great drops of blood falling down to the ground.**

Jesus was in such a state of anxiety that He actually sweated blood. The condition is known as hematidrosis, and is a severe dilation of blood vessels near the skin occurring in people in severe panic and fright. How did Jesus survive this agony and develop the equanimity that He showed in front of the Sanhedrin, Pilate and the Cross? **Luke 22:43** records:

**43 Then an angel appeared to Him from heaven, strengthening Him.**

That is the meaning of **Colossians 1:11**, which says:

**11 strengthened with all might, according to His glorious power, for all patience and longsuffering with joy;**

We are called to use the resources that God has given us to impress God and build ourselves eternal habitations. God himself will assist us if we decide to put our lives on the line as did the Lord, the Apostles and the martyrs. The real test for Christians is whether or not we can go against societal norms as did Jesus, uphold the power of God in the midst of tribulation, and stand strong for God in the face of any circumstance, including the ultimate one, which is death. Jesus Himself encourages us, in **Revelation 2:10-11**:

**10 Do not fear any of those things which you are about to suffer. Indeed, the devil is about**

**to throw some of you into prison, that you may be tested, and you will have tribulation ten days. Be faithful until death, and I will give you the crown of life.**

**11 “He who has an ear, let him hear what the Spirit says to the churches. He who overcomes shall not be hurt by the second death.” ’**

But you say to me, “Where are Christians dying in the world? Where is this great tribulation for which Christians have to give their lives? I see churches on every corner and I don’t see Christians dying anywhere.”

I say to you, “I agree. Christians in the USA are not under any persecution as compared to the Apostles and the martyrs. But it may be that the devil is using a tool other than murder to persecute us.”

Listen to how Satan defeated the wisest man in the history of the world, the great King Solomon. Solomon’s relationship with the Lord began when Solomon became king and recognized that he was in over his head. In **1Kings 3:7,9, 11-14**, Solomon said:

**7 Now, O LORD my God, You have made Your servant king instead of my father David, but I am a little child; I do not know how to go out or come in.**

**9 Therefore give to Your servant an understanding heart to judge Your people, that I may discern between good and evil. For who is able to judge this great people of Yours?”**

**11 Then God said to [Solomon]: “Because you have asked this thing, and have not asked long life for yourself, nor have asked riches for yourself, nor have asked the life of your enemies, but have asked for yourself understanding to discern justice,**

**12 behold, I have done according to your words; see, I have given you a wise and understanding heart, so that there has not been anyone like you before you, nor shall any like you arise after you.**

**13 And I have also given you what you have not asked: both riches and honor, so that there shall not be anyone like you among the kings all your days.**

**14 So if you walk in My ways, to keep My statutes and My commandments, as your father David walked, then I will lengthen your days.”**

God blessed Solomon as He had blessed no one else, and Solomon built Israel into the greatest kingdom in the history of the world, with the type of prosperity that we have in our country. But **1Kings 11:1-3, 7-11** tells us about Solomon’s downfall:

**1 But King Solomon loved many foreign women, as well as the daughter of Pharaoh: women of the Moabites, Ammonites, Edomites, Sidonians, and Hittites—**

**2 from the nations of whom the LORD had said to the children of Israel, “You shall not intermarry with them, nor they with you. Surely they will turn away your hearts after their gods.” Solomon clung to these in love.**

**3 And he had seven hundred wives, princesses, and three hundred concubines; and his wives turned away his heart.**

**7 Then Solomon built a [temple on a] high place for [the idol god] Chemosh the abomination of Moab, on the hill that is east of Jerusalem, and for [the idol god] Molech the abomination of the people of Ammon.**

**8 And he did likewise for all his foreign wives, who burned incense and sacrificed to their gods.**

**9 So the LORD became angry with Solomon, because his heart had turned from the LORD**

God of Israel, who had appeared to him twice,  
**10 and had commanded him concerning this thing, that he should not go after other gods; but he did not keep what the LORD had commanded.**

**11 Therefore the LORD said to Solomon, “Because you have done this, and have not kept My covenant and My statutes, which I have commanded you, I will surely tear the kingdom away from you and give it to your servant.**

It is interesting that the devil uses murder to stop the worship of God from taking hold, but once the worship of God is in place, the devil uses to immorality to undermine the worshippers of God. Solomon spent money on the worship of God, but also on building temples to worship idols for his foreign wives, and made the Lord angry with him. That’s why Jesus says in **Luke 16:10**:

**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.**

To administer an great empire would be considered “much” by many as it is a unique job that only a few ever get to have, while to maintain a marital relationship would be considered “little”, as marriage is a responsibility given to almost all men, Solomon was able to use the wisdom that God gave him to administer the government of the greatest nation in the world, but he failed to use that wisdom in his marital relationships, and that which was common and the least of his responsibilities ultimately brought him down. **Luke 16:11-12** reads:

**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?**

In Luke 19, Jesus tells us the parable of the minas, in which three men were given minas, a denomination of money, to invest. The man that was given ten minas invested and returned ten additional minas to the master. **Luke 19:17** says:

**17 And [the master] said to him, ‘Well done, good servant; because you were faithful in a very little, have authority over ten cities.’**

The man that was given five minas invested and returned five additional minas to the master. He was rewarded with dominion over five cities in the master’s kingdom. The man that was given one mina hid his mina and returned it to his master with no return. The master took the mina from him and gave it to the man that had ten. The point is that your reward in the Kingdom is based upon that which you do with the resources that God has given you on the earth.

Jesus’ final point is that we must be working for God as we live this life. **Luke 16:13** tells us:

**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.”**

When we decide to do things, we have to consider our reasons. Are we serving God or our own appetites? Jesus tells us, in **Matthew 10:32-39**:

**32 “Therefore whoever confesses Me before men, him I will also confess before My Father who is in heaven.**

**33 But whoever denies Me before men, him I will also deny before My Father who is in heaven.**



**34 “Do not think that I came to bring peace on earth. I did not come to bring peace but a sword.**

**35 For I have come to ‘set a man against his father, a daughter against her mother, and a daughter-in-law against her mother-in-law’;**

**36 and ‘a man’s enemies will be those of his own household.’**

**37 He who loves father or mother more than Me is not worthy of Me. And he who loves son or daughter more than Me is not worthy of Me.**

**38 And he who does not take his cross and follow after Me is not worthy of Me.**

**39 He who finds his life will lose it, and he who loses his life for My sake will find it.**

The major theme of Jesus’ teaching is His most important one, that being, our eligibility for entrance into Heaven. Those of us that are saved have eternal life, but that life is in heaven, not on this earth. Nevertheless, we do not need to ignore the pedestrian concerns of this life in order to live for Christ. Jesus does not say that we ought not love father, mother, son or daughter, but that we ought not love them more than Him. Paul tells us that we can enjoy life, but we need to maintain perspective. **1Timothy 6:17-18** says:

**17 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.**

**18 Let them do good, that they be rich in good works, ready to give, willing to share,**

The parable and the teaching tell us the same thing. We need to maintain primary allegiance to the Kingdom of God, to always be ready to sacrifice everything, including our very life, for the cause of Christ if need be, but at the same time to love one another, to maintain our familial commitments, and to enjoy our possessions while remembering that we are simply stewards of them, We must follow the law of love, treat others fairly and share with them. Jesus tells us, in **John 13:34-35**:

**34 A new commandment I give to you, that you love one another; as I have loved you, that you also love one another.**

**35 By this all will know that you are My disciples, if you have love for one another.”**

Let us learn this lesson, and be wise stewards of that which God has given us to administer until He reclaims us for His Heavenly Kingdom at the end of our earthly lives.

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