

Lesson 4 19 November 2017

"Ye Cannot Serve God and Mammon"

Lesson Scope: [Luke 16](#)

References in brackets refer to Luke 16 unless otherwise noted

Lesson Focus

In Luke 16, Jesus continued to speak in the presence of the Pharisees, publicans, and sinners as in Chapter 15. However, in Chapter 16, Jesus spoke more directly to His disciples. Verse 14 shows that the others continued to listen. In this lesson, Jesus taught how the use of material possessions relates to the two-kingdom concept. He told two stories that illustrate the use of money and how its use will have eternal consequences. The choices we make with our possessions indicate what kingdom we are serving. If we feel the need to justify ourselves before men, we need to remind ourselves that God always knows the heart.

Those who use their earthly possessions recklessly or selfishly are laying for themselves a foundation for eternal ruin. In contrast, those who use them for God's kingdom will be judged faithful.

Economists say that finances are the driving factor in almost every decision we make. Some have rejected all material things and lived in isolation and poverty to avoid the pressure of material things on their decisions. Others pursue wealth and live in luxury all their lives but excuse themselves because they donate to charities. Jesus taught a balanced use of material possessions. We must first of all serve and love God, and not love money. "For the love of money is the root of all evil" (1 Timothy 6:10). We must be ethical and honest in our use of money, and use our material resources to secure eternal rewards. We are very accountable in this area because God has given us much. God holds us accountable for how we use material blessings. Serving the Lord with our temporal goods brings eternal dividends. May God judge us faithful in the unrighteous mammon—in least, in much, and in the true riches (16:10-11).

Lesson Aim: To present principles that guide us in our use of material possessions.

Theme Verse: [Luke 16:13](#). No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

Lesson Text

Foresight

[Luke 16:1-9](#) And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. ²And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. ³Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. ⁴I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. ⁵So he called every one of his lord's debtors *unto him*, and said unto the first, How much owest thou unto my lord? ⁶And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. ⁷Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. ⁸And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. ⁹And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

Faithfulness

[Luke 16:10-15](#) He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. ¹¹ If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? ¹² And if ye have not been faithful in that which is another man's, who shall 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 hold to the one, and despise the other. Ye cannot serve God and mammon. ¹⁴ And the Pharisees also, who were covetous, heard all these things: and they derided him. ¹⁵ And he said unto them, Ye are they which justify yourselves before men; but God knoweth your hearts: for that which is highly esteemed among men

is abomination in the sight of God.

Consequences

Luke 16:19-25 There was a certain rich man, which was clothed in purple and fine linen, and fared sumptuously every day: ²⁰And there was a certain beggar named Lazarus, which was laid at his gate, full of sores, ²¹And desiring to be fed with the crumbs which fell from the rich man's table: moreover the dogs came and licked his sores. ²²And it came to pass, that the beggar died, and was carried by the angels into Abraham's bosom: the rich man also died, and was buried; ²³And in hell he lift up his eyes, being in torments, and seeth Abraham afar off, and Lazarus in his bosom. ²⁴And he cried and said, Father Abraham, have mercy on me, and send Lazarus, that he may dip the tip of his finger in water, and cool my tongue; for I am tormented in this flame. ²⁵But Abraham said, Son, remember that thou in thy lifetime receivedst thy good things, and likewise Lazarus evil things: but now he is comforted, and thou art tormented.

Questions for Study

Foresight

1. For what did the lord commend the unjust steward? What was not commendable?
2. How could we be guilty of wasting what God has entrusted to us?
3. List ways we can use material goods to secure eternal rewards.

Faithfulness

4. How is serving mammon incompatible with serving God?
5. List examples of "that which is highly esteemed among men."

Consequences

6. What opportunities in life did the rich man evidently ignore?
7. What opportunities do we have to aid the "Lazarus" of our day?
8. What are some God-given helps to avoid the snare of riches?

Analyzing the Passage

The story of the unjust steward is intended to teach by comparison only. Jesus did not commend him for what he did. Rather, He called him unjust. Jesus was drawing a lesson from the steward's zealously securing his future with what he had available. At times the earthly-minded are more zealous at securing their earthly future than the chil-

dren of God are at securing their heavenly future.

In verse 9, the phrase "Make to yourselves friends of the mammon of unrighteousness" means "Make friends using earthly riches."

The word mammon used in this chapter has the idea of having confidence in one's wealth. To secure one's earthly future, one would make friends of the wealthy, and serve wealth. To secure true riches, one must be faithful in earthly things, and use them in ways that secure one's heavenly future. The rich man failed to use his opportunity to use his wealth to secure a heavenly future. When he died, he had no one to receive him into everlasting habitations. If he had used his wealth to help Lazarus, he would have had incorruptible wealth laid up for himself in heaven.

Principles and Applications

Foresight

1. Every person is a steward of the goods that God has blessed him with (16:1). The amount of goods God has given to each will vary, but that is not the crucial point. The important concern is how we use what God entrusts to us. As good stewards, we must consider that what we have is God's and dedicate it back to Him. We must use our possessions to fill our needs, not waste our possessions in satisfying ourselves. "And having food and raiment let us be therewith content" (1 Timothy 6:8). We should give liberally to the work of God's kingdom.

2. God will call us as stewards to give account of our stewardship (16:2). When our God-appointed time of death comes, we must leave this life and all earthly possessions behind and give account to God. This thought should help us to handle our earthly resources in light of eternity.

We need to be careful that we do not waste our resources through slothfulness and carelessness. God has entrusted us with time, strength, and possessions, and we are accountable to make wise use of them. "The field of the slothful ... was all grown over with thorns" (Proverbs 24:30, 31).

We should be profitably busy so that we "may have to give to him that needeth" (Ephesians 4:28). Carelessness results in much damage and loss. God will judge us faithful if we are responsible with our time and possessions.

3. The wise steward plans and labors for the future, eternal world (16:4-8). The unjust steward took drastic, dishonest measures to secure his future before his stewardship career terminated. We must not pattern after his method, but must emulate his zeal in securing his future while he had opportunity. We must employ keen insight in the practical use of our possessions and time. We should be utilizing our possessions for kingdom work, thereby laying up treasure in heaven.

Faithfulness

4. Earthly possessions are meant to be an instrument for the accomplishment of our stewardship (16:9-12). A steward is found faithful if he has handled his master's possessions wisely and carefully. Applying the wisdom of Scriptural principles will keep us from spending our resources on needless frivolity and selfish pleasures. We will be careful that we donate to charities that are truly the Lord's work. God rewards faithfulness in material possessions with a trust in the more valuable spiritual riches.

5. Material possessions must be our servant and not our master (16:13). Money is either a useful servant or a cruel master. Many have lived miserable lives in bondage to money. They try to build a financial empire and sometimes succeed. What they fail to find is true satisfaction. Money is our servant when we give liberally to the Lord's work to the point that it is a true sacrifice. We should at times choose to put off discretionary spending in order to give more to the Lord's work. We should save a bit for old age and hard times. Also, we should be willing to forego income by spending time in the Lord's work such as lending a hand to those in need, helping build a new church building, or being involved in Gospel outreach efforts.

6. Wise stewards keep their focus on eternal riches rather than that which is highly esteemed among men (16:15). "Set your affection on things above" (Colossians 3:2). God, who looks on the heart, knows why we choose to purchase the items we get. If we spend to achieve a certain status level rather than to have that which is useful and practical, we will greatly hinder our ability to contribute to God's kingdom. We will answer for our decisions if we have wasted our money on excess and luxury to live plush lives. Our vehicles and houses should show humility and spiritual priorities. We need to be careful in our expenditures on technology and the service plans that go with it. The monthly

charges can be an unnecessary drain on our God-given resources.

Consequences

7. The circumstances of life are not equal, but they do not need to affect the condition and future of a person's soul (16:19, 20). Among men, the rich are often honored and the poor are often despised. This is a faulty view because God permits or withholds material prosperity as He sees best. God provides grace to save the soul without regard to wealth or poverty. We need to see these things as God sees them, seeing every lost soul as a needy individual. Often, those who are in need are more open to the Gospel message than those who are wealthy.

8. Choices, rather than life's circumstances, determine eternal destiny (16:24, 25). No mention is made of the rich man having committed a startling sin. His life of selfish luxury led to his eternal torment. The lifestyle he chose, and his refusal to aid someone he had opportunity to help, indicated a deep soul problem. It is obvious that the rich man was serving the master of mammon, and his choices led to Lazarus not finding relief from his suffering.

Important Teachings

1. Every person is a steward of the goods that God has blessed him with (16:1).
2. God will call us as stewards to give account of our stewardship (16:2).
3. The wise steward plans and labors for the future, eternal world (16:4-8).
4. Earthly possessions are meant to be an instrument for the accomplishment of our stewardship (16:9-12).
5. Material possessions must be our servant and not our master (16:13).
6. Wise stewards keep their focus on eternal riches rather than that which is highly esteemed among men (16:15).
7. The circumstances of life are not equal, but they do not need to affect the condition and future of a person's soul (16:19-20).
8. Choices, rather than life's circumstances, determine eternal destiny (16:24-25).
9. Unfaithfulness will cause a loss of stewardship privileges (16:2).
10. A covetous heart will militate against a sound use of material possessions (16:14-15).
11. Riches are perilous and will disappoint those who place their trust in

them (16:22-23).

Answers to Questions

1. For what did the lord commend the unjust steward? What was not commendable?

The lord commended the steward for thinking ahead and securing his future while he had the opportunity. He was commended for acting shrewdly. He was commended for his wisdom in working out a plan that was likely to accomplish what he desired.

He had failed in being a steward, in that he had wasted his lord's goods. He used his lord's goods to his own advantage. He was dishonest and unjust.

2. How could we be guilty of wasting what God has entrusted to us? If we are slothful, we waste the time, talent, and opportunities

God has given to us. If we are irresponsible, we will waste through loss and mishap. If we are careless, it will result in accidents and damaged goods. If we spend for unnecessary things, our resources are wasted selfishly. If we are unfaithful in little, we are wasting the opportunity of being faithful in much, which leads to being of greater service to God.

3. List ways we can use material goods to secure eternal rewards.

We can donate time and money to building new outreach church buildings. We can donate to those who are facing natural disasters through cleanup work and reconstruction. We can donate to the mission efforts of the church. When our gardens produce plenty, we can give to our neighbors. When there is a large hospital bill, we should help as we can. Our church schools and mission efforts provide opportunity to use material goods in saving souls for eternity.

4. How is serving mammon incompatible with serving God?

To serve mammon is to make it our lord instead of our servant. To serve God, we need to make mammon our servant and place God first. If we serve money, it will take God's place in our life. The pursuit of money can rob God of His rightful place and of what we should be giving Him. Serving mammon often leads to violating the Scriptures in other areas, such as being dishonest and proud.

5. List examples of "that which is highly esteemed among men."

Today, modern technology is very highly esteemed among men. To possess the latest phone or the latest computer innovation is what leads

to one being admired. Also, vehicles have been a status symbol. Sports models, luxury models, and antique cars are purchased for the admiration they bring. Luxurious watches, furniture, and houses are items that are looked on with admiration. Unique color schemes and high-quality custom-crafted items are sought after because of the prestige they bring.

6. What opportunities in life did the rich man evidently ignore?

The rich man ignored the opportunity to make his heart right with God. He ignored the opportunity to use his wealth for God's kingdom and glory. He ignored the opportunity to use earthly riches to secure heavenly riches.

7. What opportunities do we have to aid the "Lazarus" of our day? It

can be a real challenge to know how to best help those who are in need.

We need to carefully consider each opportunity, and pray for wisdom.

To just automatically hand them money is not always actually helping.

We need to discern who is truly needy because they cannot help themselves.

Those who are crippled, aged, or widowed and have children are

often opportunities. At times we can be of assistance by helping a person

find a job. We can donate labor and resources to those who have

lost their homes to natural disasters or fire.

8. What are some God-given helps to avoid the snare of riches?

We need to keep God the Master of our lives and use our money to

serve Him. Striving to live humbly before God and men will aid us. We

need to keep our spiritual lives rich and meaningful so that we are not

turned aside after other things. We should be striving to live a simple

lifestyle that does not need the luxurious and plush living that is availa-

ble. If we live separate from the world, we will not be tempted with the

fashions and fame of the world. If we are laying up treasure in heaven,

we will not be as prone to have treasures on earth. If we are friends with

everyone, we will not be tempted to make friends only with those who

have much, nor strive to be part of an elite group.

Summarizing the Lesson

Life is brief, and death is certain. If we sacrifice by giving to kingdom

work, earthly possessions are converted into eternal assets. Earthly poss-

essions held or consumed selfishly cannot be taken into the eternal

world and will leave the soul in eternal want. "Ye cannot serve God and

mammon."

Research Guide

1. Look up verses in Proverbs that give advice on how to handle one's resources. Proverbs 18:9 is an example.
2. Read the "Stewardship" paragraph in The New Unger's Bible Dictionary.
3. Read the articles on Luke 16 in Halley's Bible Handbook.