

JESUS' PARABLES ABOUT MONEY

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Financial planning is a growing profession. As life-spans lengthen because of advances in healthcare, many will seek counsel to plan for future needs and to manage against the likelihood of shrinking resources.

The best financial plan, however, can fail for lack of the kind of wisdom found in Jesus' parables about money. Apart from an understanding of the values our hearts were made for, all of our efforts to provide for the future will ultimately fail.

In this excerpt of *The Parables: Understanding What Jesus Meant*, Discovery House author Gary Inrig looks at the teaching of Jesus in three stories about money. We may need other financial planners to help us anticipate tax breaks and retirement benefits, but we will never find anyone with more wisdom and concern for our own well-being than Jesus, our Divine Planner.

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THE ART OF ACCUMULATION

The 1980s will probably go down in American history as “the decade of the yuppies.” Much as an earlier era chanted, “You can have it all,” the yuppie slogan became, “You should have it all.” The early part of the decade was marked by acquisition and consumption. Economic downturns later shifted the emphasis from the pursuit of “more” to the pursuit of security. But materialism reigned supreme—and it was not confined to yuppies.

A study of contemporary American youth by the Cooperative Research Program in 1988 concluded that “they are overwhelmingly materialistic; interested more than ever primarily in making money” (*Trinity*

Journal, Fall 1988, p.216). A breed of preachers baptized this impulse into a “health, wealth, and prosperity” theology, epitomized by one preacher’s question, “If the Mafia can ride around in Lincoln Continental town cars, why can’t the King’s kids?”

Babyboomers did not invent the pursuit of possessions, although they certainly have refined the art. And the decade of the nineties was not characterized by any radical turning from materialism. We have been nurtured in a society that seduces with the promise of affluence and measures worth on the basis of possessions and positions. There is nothing inherently wrong with professional success, financial security, or personal prosperity. But at some point, a follower of Jesus Christ crosses the line into enemy territory.

THE PARABLE OF THE RICH FOOL

The Lord once told a group of Pharisees, described as people “who loved money,” that “what is highly valued among men is detestable in God’s sight” (Lk. 16:15). Undoubtedly, we value the fruits of being well-to-do and successful. Could it be that Jesus detests what we aspire to? He has a very painful way of probing the central nervous system of our lives. In the parable of the rich fool (Lk. 12:13-21), Jesus forces all of us to face some searching questions about ourselves.

JESUS PROBES THE HEART

As Jesus moved toward Jerusalem, huge crowds were drawn to Him. Luke tells us that “a crowd of many thousands had gathered, so

that they were trampling on one another” (Lk. 12:1). At the same time, His enemies had begun “to oppose Him fiercely and to besiege Him with questions, waiting to catch Him in something He might say” (11:53-54). In that context of popular acclaim and deep hostility, the Lord called His disciples to bold and fearless witness on His behalf (12:1-3).

One of the men in the crowd had little interest in such matters. He had come with a family problem that was related to an inheritance. Apparently he was the younger of two brothers. According to Jewish law, his older brother would have been both the executor of the estate and the largest recipient of the inheritance and would usually have tried to maintain the estate intact. But that wasn’t the younger brother’s plan. He wanted money of his own to use as he pleased.

Since it was common to bring disputed points of the law to an accredited rabbi, he blurted out his concern to Jesus: “Teacher, tell my brother to divide the inheritance with me” (v.13). His words are revealing. He doesn’t ask the Lord to make a judgment, but to side with him to provide ammunition against his brother. Like many since his time, he wanted to use Jesus to meet his monetary desires.

The Lord refused to be drawn into such a role: “Man, who appointed Me a judge or an arbiter between you?” (v.14). Jesus had no legal standing as an accredited rabbi to be involved in such cases. But more important, such a task was not part of His divine mission. As Leon Morris observes, “He came to bring men to God, not property to man” (*The Gospel According To St. Luke*, p.212).

That is an important truth

to embrace when some teach us that believers can and should expect the Lord to provide physical well-being and prosperity. Even if this man was being wronged by his brother, getting his rights may not have been best for him. There is a deeper issue involved, and a greater danger than being cheated out of one’s inheritance.

It is that danger the Lord had in mind when He turned from the man to the multitudes (“to them”): “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (v.15).

The initial words, “Watch out! Be on your guard!” put the Lord’s message in neon lights. This is not an abstract possibility or a theoretical concern. What Jesus had in view was not just a sin, but a serious, yet subtle, sin. Some sins are clear and recognizable,

and evangelicals are quick to label them as evil and condemn participation in them. Rarely do we see greed as a horrific sin. But remarkably, Jesus never warned about adultery and drunkenness in the kind of dramatic terms He used here against covetousness.

The term *greed* means simply “a consuming desire to have more.” It has the nuance of a grasping for more, a lust to acquire. It is the very opposite of the contentment that accompanies true godliness (1 Tim. 6:6). Someone once asked John D. Rockefeller how much money was enough. “One dollar more,” he replied. The beast of greed is never full. It is insatiable.

We miss the point, however, if we see covetousness as an issue of amount not attitude. The poorest can be greedy; the richest can avoid greed. But

the danger of possessions is that they often arouse the desire for more.

Ivan Boesky, who went to prison and paid a fine of \$100 million for insider trading was, a few years earlier, the darling of Wall Street. During that time he declared at a graduation ceremony at a major university, “Greed is all right. I want you to know I think greed is healthy. You can be greedy and still feel good about yourself.” As *Newsweek* later commented, “The strangest thing when we look back will not be just that Ivan Boesky could say that at a business school graduation, but that it was greeted with laughter and applause” (Dec. 1, 1986).

But greed is no laughing matter. It is, in fact, idolatry (Col. 3:5). The Lord left no doubt when He said, “A man’s life does not consist in the abundance of his possessions” (Lk. 12:15).

God alone is the source of life; God alone controls life; God alone gives life.

JESUS PORTRAYS THE PROBLEM

The Lord was not content to give us an abstract warning. In the parable of the rich fool, He introduced us to a first-century yuppie.

He told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink, and be merry."'" But God said to him, "You fool! This very night your life will be demanded from

you. Then who will get what you have prepared for yourself?" This is how it will be with anyone who stores up things for himself but is not rich toward God."

Wealth often begets wealth, and his wealth enabled him to possess land that produced a bumper crop. There seems to be no criticism intended by the fact of his wealth, his manner of acquiring it, or its increase. What is decisive is what he chose to do with it. Even then, it was not his actions so much as his assumptions that were crucial. Given his values, building bigger barns was a wise, pragmatic decision. Yet that is precisely the question: What were his values?

We can summarize his view of life with several phrases that echo through the years:

- "If I'm not good to myself, who will be?"

- “Success with possessions shows I’m a success as a person.”
- “The bigger the barn (or car or house), the better the life.”
- “If money can’t buy happiness, it can at least buy pleasure and security.”

But in a moment, his bubble burst. God passed sentence not only on the rich fool but on every life that is based on covetousness: “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” The Lord’s diagnosis was unrelenting in its honesty and revealing in its insights. Three things stand out.

1. He was a fool, not a success. Almost certainly, in the community’s eyes, he was a man to be envied. In God’s eyes, he was a fool to be pitied. The term *fool* in biblical language

is not a description of mental ability but of spiritual discernment. In the Old Testament language of Psalms and Proverbs, a fool is an individual who makes choices as if God doesn’t exist and who lives as if God hasn’t spoken. Eleven times over, we hear “I” and “my” in this man’s words. For all intents and purposes, God does not exist.

2. He was a servant, not a master. The rich man was convinced that he was in control of his life and that wealth gave him control. But God’s words to him made it clear that he had no power over the present: “This very night your life will be demanded from you.” The word *demanded* was a commercial term, used of a loan. At this crisis point he discovered a truth that everyone learns sooner or later: God owns life, and He merely loans our earthly existence to us. At any time

He can call in His loan.

The fool also had no power over the future: “Who will get what you have prepared for yourself?” As the writer of Ecclesiastes lamented, “I must leave [my wealth] to the one who comes after me. And who knows whether he will be a wise man or a fool?” (Eccl. 2:18-19).

3. He was a pauper, not a rich man. In the moment of truth, the wealthy farmer realized that he had worked so hard for so little. He had invested in the passing, not in the permanent. What makes death hard is the evaluation of what we lose by it. This was a man who was leaving everything behind—the barns he had built, the people he had controlled, the prestige he had acquired. Death stripped him bare and revealed him for who he was, a man who “stores up things for himself

but is not rich toward God” (v.21).

That last statement should force each of us to ask ourselves, “Am I a fool in God’s eyes? What label would He attach to my life?” The following words spoken by Jim Elliot merit careful consideration: “He is no fool who gives what he cannot keep to gain what he cannot lose.”

There is another type of foolishness the Lord wants us to recognize. He has described in the parable the folly that says, “God doesn’t matter” and “I can’t get enough.” The power of possessions is that they give us a feeling of control. But disciples face another folly, the folly that says “God doesn’t care.” We are tempted to believe that if we follow the Lord, renouncing all our possessions, we may not have enough.

JESUS PRESENTS THE ALTERNATIVE

Luke made it clear that verses 22-34 were addressed not to the crowd but to the disciples. There is an implication here that worry is one of the besetting sins of Christ-followers. The reason is not hard to discover. The terms of discipleship are demanding. To obey the call is to trust Christ completely, but what are the implications of that obedience? Financial questions loom large. If I say goodbye to all my possessions, will the Lord really meet my needs? My head assures me that He will, but my heart is not quite so certain. The writer of Proverbs put it this way: “An anxious heart weighs a man down” (Prov. 12:25). Physically, this is so. As someone has observed, people get ulcers not so much from what they eat as from what eats them. Anxiety also steals emotional peace and

removes spiritual assurance.

Telling us not to worry isn't very helpful. People who tell us that usually seem either unrealistic, uninformed, or patronizing. The Lord forces us to think about why we are not to worry. First, He said that worry is **foolish** (Lk. 12:22-24). It is falling into the folly of the rich fool who believed that his life consisted of his possessions. But life is more than food and clothes, and God has promised us that He will care for us, much more so than He does for His creatures, the birds. To worry is foolishly to forget that we are God's valued children and He is our loving Father.

Second, worry is **futile** (12:25-28). Worry can shorten life, but it can't lengthen it—and God who gives beauty to the fields will not strip us bare. Anxiety denies the care of God—and all to no effect. So the alternative is not to be “care-

less” but “trust-full.” A little bit of reflection helps us to recognize that most worry is about things that can’t be changed (the past), things that can’t be controlled (the present), or things that might not happen (the future). How much better to entrust ourselves to our God!

Third, worry is ***faithless*** (12:29-31). To be absorbed with physical and personal needs is ultimately to be captured by unbelief. If the gospel is really true, our lives should be different qualitatively from the lives of pagans.

In his book *Run Today’s Race*, Oswald Chambers observes that “all of our fret and worry is caused by calculating without God.” Worry is the product of an inadequate understanding of our Father. He is the One who knows, cares, and acts. The way we look at God determines the way we will look at life, and this will

determine what we worry about.

Our great need is to worry about the right thing. What is that? “Seek His kingdom.” We do not refrain from worrying. We replace concern about secondary things with concern about the primary thing. Only His kingdom is worthy of our ultimate concern.

The Siamese twin of anxiety is fear, and the Lord addressed fear in verses 32-34. He told us to take drastic action with our financial resources and personal possessions. We are not to grasp them or trust them. We are rather to dispose of them by investing them eternally. In fact, the only way we can truly protect our treasures is to invest them in heaven. Our hearts follow our treasure, and if our treasure is in heaven, so will our hearts be. As David Gooding writes, “Heaven is scarcely a reality to a man who is not

prepared to invest hard cash in it and in its interests; but by that same token it becomes more of a reality to the man who is” (*According To Luke*, p.241).

The crucial issue in life is not the *amount* of our treasure but the *location* of it. The rich man’s treasures were on earth. He was a fool because he built his life around what couldn’t last and what really didn’t matter. Our call as a disciple is to be rich toward God and to have a treasure in heaven that will not be exhausted. D. L. Moody once said, “It does not take long to tell where a man’s treasure is. In a 15-minute conversation with most men, you can tell whether their treasures are on earth or in heaven.”

No one wants to be called a fool by God. How do we make sure that doesn’t happen? We can choose limits, not luxury, so our treasure can be invested

in heaven. We can cultivate compassion, not greed. Most of all, we can pursue confidence in God, not money.

The slogan “In God We Trust” is printed on our American currency. Fine words—but do we trust God *on* our money or *with* our money? Writing of his slim

***Does the slogan
“In God We Trust”
mean that we trust
God on our money
or with our money?***

financial resources in a time of escalating needs, a friend said, “If we find ourselves sinking, we will not cry ‘uncle.’ Instead, we will cry out ‘Father’ to the One who knows all our needs and possesses all resources.” Such a person has learned the wisdom of God.

THE PARABLE OF THE SHREWD MANAGER

One of the most common features of our Lord's parables is their shock value. They surprise and startle. The "heroes" are the most unexpected people. That is particularly true of the parable of the unrighteous steward (Lk. 16:1-13). It is a story that has stirred controversy and debate among interpreters. But despite the questions it has raised, it confronts us with an essential truth about life as a disciple. The parable is given first in verses 1-8 and is followed by the Lord's elaboration of the principles the story is intended to teach.

JESUS PRESENTS THE PARABLE OF THE SHREWD MANAGER

Jesus told His disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take

your bill, sit down quickly, and make it four hundred.' Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.' The master commended the dishonest manager because he had acted shrewdly" (Lk. 16:1-8).

This parable takes us into the world of finance and responsibility. The manager was a steward. That is, he was an employee, perhaps of an absentee landlord, who had been given control over his master's business and assets. Clearly, his responsibility was to use this trust to further his master's interests, not his own. But the temptation to divert funds for his own purposes and pleasures proved too strong. He wasted the money, violating his trust and mishandling his master's

possessions. News of his misconduct reached his employer. And when he was confronted with the charge of dereliction of duty, the man had no answer to give.

There is a great similarity in this story to the parable of the unforgiving servant in Matthew 18. The repetition of these circumstances shows that violation of trust was just as common in the ancient world as it is today. Certainly the man deserved to be fired from his job. But it is important to notice the manager's precise position after his master said, "Give an account of your management, because you cannot be manager any longer" (v.2)

Modern companies generally tell fired employees to clean out their desks immediately, or they have it done for them. But this manager was given a window of opportunity. His dismissal was inevitable, but

it was not yet final or public. Until the account was rendered, he had some room for movement. Still, time was short, and immediate action was imperative. He had no time to waste.

It is here that the man's shrewdness is revealed. He knew his options were limited. He was too weak for manual labor, and he was too proud to beg. Unless he acted quickly, one of those might be his fate. But he knew the adage, "Scratch my back, and I'll scratch yours." Perhaps he could do favors for a few people so that they would be beholden to him.

His plan was very simple. He began to call in his master's customers and alter their bills. After all, he had managed the accounts and still had legal authority to act on his master's behalf.

- "How much do you owe?" "Eight hundred gallons of olive oil."
"Here's your old I.O.U.

Rewrite it, put down four hundred gallons, and I'll sign it."

- "How much do you owe?" "A thousand bushels of wheat."
"Here, make it eight hundred and I'll sign it."

We don't know enough about first-century business practices to be certain of what was going on here. Some commentators are convinced that the whole business was fraudulent and that he was implicating these people in cheating his boss. That is possible, but since these people would presumably continue to do business with the rich man, it seems rather unlikely. It is more likely that the transaction was subtle and semi-legal.

According to Mosaic law, Jewish businessmen were not allowed to charge interest to fellow Jews. But that made commercial

transactions difficult. So a subterfuge was often followed. When money was loaned, it was illegal to write a bill stating any interest. So written bills generally showed only one amount: the principal loaned plus the interest and the manager's fees. This amount was often stated in terms of commodities (oil, wheat) rather than money. In this way, it would appear that the law was being followed.

If this was so, the steward was probably discounting the face value of the notes by suspending the interest charges. Since these charges were not legal within Jewish law, his master had no ground of action against him. Presumably, the debtors would be suspicious of the reasons but would accept the offer gladly. He had therefore tied his master's hands effectively, stayed within the bounds of legality, and ingratiated

himself to people who would remember him kindly.

The parable closes with the statement, "The master commended the dishonest manager because he had acted shrewdly" (v.8). It's important to see what was and what was not said. The master did not say that he

The master did not say that he was pleased by his steward's actions, but he did say he was impressed.

was pleased by his steward's actions, but he did say he was impressed. The manager had tied his employer's hands and achieved his own ends. The master certainly did not commend the manager's earlier dishonesty, but, like a defeated athlete commenting wryly on his

opponent's skill and strategy, he was compelled to acknowledge the man's success.

Since the word *shrewd* is the key to the story, it is important to consider its meaning carefully. The Greek word means "to act with foresight," and is illustrated in Jesus' discourse by the wise man (literally, the shrewd man) who built his house on the rock in anticipation of a coming storm (Mt. 7:24). It also describes the five "wise" (shrewd) virgins who brought extra oil anticipating future need (Mt. 25:1-13). This was the dishonest manager's quality. He acted decisively in the present to position himself for the future. His behavior was consistent with his circumstances. He recognized his crisis and seized his opportunity because he had his eye on the future, not just the present. He was astute

enough to act with practical cleverness and judgment.

The story is troubling. Even though this shrewd manager may seem to be a hero, he's not. But in his actions, dubious as they are, we can see a quality demonstrated that disciples of the Lord are required to demonstrate if they are to live effectively in the world. That quality is elaborated in the Lord's continuing discussion.

JESUS DISCUSSES THE PRINCIPLES OF SHREWD DISCIPLESHIP

The people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Whoever can be trusted

with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money (Lk. 16:8-13).

Shrewd Disciples Use Money To Achieve Eternal Goals. The Lord's first message in Luke 16:8-13 is that shrewdness with money can achieve eternal goals. In verse 9 He said, "Use worldly wealth to gain friends for yourselves." The phrase "worldly wealth"

weakens what Jesus actually said, which should be translated "the mammon of unrighteousness." *Mammon* is an interesting term that includes not only money but also possessions. The Lord made it clear that mammon has enormous power. It is not simply neutral. When it is not placed under the authority of Christ, it becomes a rival god and leads to evil. Thus, it is not simply "worldly wealth" but "unrighteous mammon."

The Lord called us to recognize the limits of wealth. "So that when it is gone" (v.9) means literally "when it fails," a reference to death, not debt. Paul put it this way: "We brought nothing into the world, and we can take nothing out of it" (1 Tim. 6:7). Shrewdness forces us to recognize that money is powerful but limited, temporary, and temporal. Part of its character is that it will

always fail. As Bernard of Clairvaux wrote centuries ago, “Money no more satisfies the hunger of the mind than air supplies the body’s need for bread.” Certainly that is true at the time of death. No one takes it with him.

Shrewdness with money also focuses on how it can be used for eternal purposes. Jesus said, “Gain friends for yourselves, so that . . . you will be welcomed [by them] into eternal dwellings” (v.9). Every believer will be welcomed into heaven, but not all will have the same number of friends to welcome them. When our money is used to meet the needs of fellow believers and when money is used to spread the gospel, we can be sure that there will be eternal consequences. Our gracious Father will reveal to our fellow-saints how our use of money was instrumental in their

conversion or in meeting their needs.

Few experiences are as satisfying as visiting an area where you once lived and ministered, and having people line up to tell you of your influence in their lives, much of it totally unguessed or unrecognized. Imagine that kind of reception in heaven!

The Lord calls us to use money shrewdly for eternal reasons. Yet statistics tell us that as the rate of disposable income (adjusted for inflation) increased 31 percent among members of 31 Protestant denominations between 1968 and 1985, only 2 percent of that disposable income was given to churches and Christian organizations (*Chicago Tribune*, July 31, 1988). In other words, 98 percent of the increase went to support people’s lifestyles. In a world of escalating needs and exciting

opportunities, this is hardly shrewdness with money.

Believers also need to live shrewdly—to strategize, to plan, to dream, and to use ingenuity and creativity. Radical times require radical solutions, as the parable of the dishonest manager illustrated. The Lord is not calling us to business as usual. The shrewd disciple needs to ask, “How can I maximize my money for eternity?” We must be careful not to spend or give carelessly, sentimentally, or impulsively. The Lord calls us to be hard-nosed, clear-eyed, forward-looking, astute people.

Shrewd Disciples Use Money In Light Of Eternal Consequences. There are three primary messages in Luke 16:8-13. The first is that shrewdness with money can achieve eternal goals. The second is this: Stewardship of money

has eternal consequences (vv.10-12). The principles of stewardship are very simple. The first principle is the main requirement: “It is required that those who have been given a trust must prove faithful” (1 Cor. 4:2). The second principle is the reward, explained here in verse 10 by the Lord: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.”

It is in the little things that we prove ourselves. As the great missionary Hudson Taylor once observed, “A little thing is a little thing; but faithfulness in a little thing is a great thing.”

Faithfulness with money is primarily an issue of character. A modern biographer explained with a very perceptive comment why he was adding yet another biography to the

literature about the Duke of Wellington: “I had an advantage over earlier biographers. I found an old account ledger that showed how the Duke spent his money. It was a far better clue to what he thought was really important than the reading of his letters or speeches.” This is even more true of the account of a disciple.

Shrewdness causes us to view “mammon” in an interesting way. The parallelism of verses 10-12 equates “very little” (v.10), “worldly wealth” (v.11), and “someone else’s property” (v.12). At the same time it equates “much” (v.10), “true riches” (v.11), and “property of your own” (v.12). Present wealth, said the Lord, is really a very little thing. In fact, it is not ours at all. We are stewards, not owners. If we use our present possessions as if they belong to us, not the

Lord, we are acting exactly like the dishonest manager. We are owners of nothing, stewards of everything. What we possess is to be used to further the Master’s purposes and goals. The primary value of earthly wealth is that it is a tool to train us to handle “true riches,” which refers to the affairs of the kingdom.

Shrewd people, then, use money in the light of eternal consequences. This includes opportunities to serve the Lord Jesus in furthering His purposes on earth as well as the privileges of service we will enjoy in heaven.

Shrewd Disciples Recognize That Stewardship Of Money Prevents Bondage To Money. The third message in Luke 16:8-13 is found in verse 13: “You cannot serve both God and Money.” In other words, shrewd disciples recognize that stewardship of money

prevents bondage to money. We can serve God *with* money, but we can never serve God *and* money. A choice is inescapable. We can have only one master. Jesus wants us to understand that we do not have the option of being the masters of mammon. We can be stewards of it or we can be servants of it, but those are our only options. Mammon always strives to take the place of God.

***Stewardship of
money prevents
bondage to money.
We can serve God
with money, but
we can never serve
God and money.***

The Lord used a vivid personification in this discussion to force us to recognize the absence of

middle ground. Either God owns our wealth or it owns us. As Henry Fielding once wrote, “Make money your god and it will plague you like the devil.”

We all serve something or someone. There is no partial discipleship to Jesus, and there is no part-time employment by mammon. We must choose our ultimate loyalty. When we choose the Lord as our sole master, He does not remove our money. In fact, He takes the money and transforms it into an ally. The same dollar that places a bet, pays a prostitute, or purchases “crack” cocaine also buys a Bible, digs a well, or supports a missionary. The same dollar the shrewd manager uses to pave his way into a golden future, a shrewd disciple uses to invest in eternal friendships. But the difference is the product of a choice of masters.

How do we acquire our money? What do we want to purchase with our money? When and how do we give our money? Where should we employ our resources? These are the questions a shrewd disciple asks as he emulates this strange “hero,” a man who acted decisively with his resources in the present to maximize his opportunities in the future.

The story is told of a man shipwrecked on a lonely, unknown island. To his surprise, he found that he was not alone. A large tribe of people shared his island. To his pleasure, he discovered that they treated him very well. In fact, they placed him on a throne and catered to his every desire. He was delighted but perplexed. Why such royal treatment? As his ability to communicate increased, he discovered that the tribal custom was to choose a king for a year. Then, when his

term was finished, he would be transported to a particular island and abandoned.

His delight was replaced with distress. Then he devised a shrewd plan. Over the next months he sent members of the tribe to clear and till the other island. He had them build a beautiful house, furnish it, and plant crops. He sent some chosen friends to live there and wait for him. Then, when his time of exile came, he was put in a place that was carefully prepared and full of friends who were delighted to receive him.

Disciples are not headed to a desert island. Our destination is the Father’s home. Yet the preparations we make here follow us there. If we are shrewd, there will be eternal friends and eternal rewards to greet us. Fools serve money and leave it all behind. Shrewd believers serve God and invest in eternity.

THE PARABLE OF THE COMPLAINING WORKERS

Bill Borden was born a blue blood and brought up with a silver spoon in his mouth. His parents were both descended from British aristocracy, and his father had made a fortune in real estate in Chicago and in silver mining in Colorado. Bill was already worth a million dollars by the age of 21, an amount in 1908 equivalent to about 40 million dollars today. He was also handsome, intelligent, well-educated, and popular.

But in 1912, at the age of 25, Bill Borden did two things that made headlines. First, he gave away his entire fortune, half to God's work in the United States and half to missions overseas. Second, he chose

to set sail for missionary work among the Muslims, first in Egypt to learn Arabic and then, ultimately, to a remote part of China.

To the public and the media, and even to many of his Christian friends, Borden's actions seemed incredibly wasteful, especially when he died of cerebrospinal meningitis shortly after reaching Cairo. He had apparently thrown away his money, his career, and even his life. To what end?

What makes a Bill Borden tick? What makes a person turn his back on virtually everything most people value to live in obedience to what he believes to be the will of God? What's in it for him? What are the returns on that kind of investment?

Why do we serve the Lord Jesus? This brings us to an interesting discussion between the Lord and His disciples in which He addressed the question of

rewards posed by Peter and then used a parable to provoke them and us into deeper thought about spiritual motivation. As Matthew recounted the story, the discussion followed the Lord's encounter with the rich young ruler (19:16-26).

THE PROMISE OF REWARDS: The Blessing Of Discipleship

A study in *Psychology Today* in May 1981 probed the influence of money on people's lives. One of its conclusions was that people who are the most money-conscious are much less likely to be involved in a satisfactory love relationship and tend to be troubled by constant worry, anxiety, and loneliness. The story of the rich young ruler sadly but eloquently reveals the power of money to control one's life. The young man's tragedy was not that he possessed wealth

but that wealth possessed him. He would not let go of wealth to take hold of the eternal life offered by the Son of God. His trust was in his wealth, not in his God.

In a society where wealth was often seen to be a sign of divine approval and acceptance, the Lord made a statement that startled the disciples: "It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God" (Mt. 19:24). Salvation is not the attainment of the rich or successful. It is a gift of God's grace, freely given and humbly received.

Peter was not affected by the drama of salvation being enacted before him so much as by the Lord's promise to the rich young man: "Go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow Me" (v.21). Peter's mind had been riveted by the implications of

“treasure in heaven. . . . follow Me.” “If that is true for him, what about us?” he must have mused. “I left my nets and followed Jesus. What about my treasure?” Finally Peter blurted out his concern: “We have left everything to follow You! What then will there be for us?” (v.27).

Only a person who is badly self-deceived is hard on Peter. We may not be very proud of the “what’s-in-it-for-me?” feeling, but it bubbles in all of us, sometimes closer to the surface than at other times. We sing, “It pays to serve Jesus, it pays every day. It pays every step of the way.” But sometimes the pay seems long overdue. We face fatigue, frustration, failure, or physical illness instead of blessing, joy, and fulfillment. “What’s in it for me? When and how do I get some of this treasure?”

The Lord’s response to Peter was not one of rebuke

but of reaffirmation. It is not wrong to focus on rewards and eternal blessings, or to desire “treasure in heaven.” The Lord often extends the promise of rewards in the Gospels (Mt. 5:10-12; 6:19-21; 10:41-42; 24:45-47; 25:20-23). These are not demeaning bribes or the incentive programs of a sales organization. They are rather the appropriate results of a life pleasing to the God who “rewards those who earnestly seek Him” (Heb. 11:6).

So the Lord directed Peter’s attention to the millennial kingdom, “the renewal of all things, when the Son of Man sits on His glorious throne” (Mt. 19:28). This is the time prophesied throughout the Old Testament, when God will establish the kingdom of Messiah on the earth in power and glory (Dan. 7:13-22), and creation itself will become “new heavens and a new earth” (Isa. 65:17;

66:22). This is the time all the disciples longed for.

Not only will the Lord Jesus sit on the throne of glory in the new earth, but the apostles will share His glory. “You who have followed Me will also sit on twelve thrones, judging the twelve tribes of Israel” (Mt. 19:28). It’s impossible to describe how the Twelve might have received this news. As Jews, they had longed for Messiah and had staked everything on Jesus being the Promised One. Their reward would go beyond their wildest dreams: When Israel was the greatest nation on earth, they would rule over it, as subordinates of King Jesus Himself!

The promise made in Matthew 19:28 is a very specific one, made to the twelve apostles. But there is an extension of this promise to all believers. When Jesus returns, we who are His co-heirs (Rom. 8:17) will share

in His glory, reigning with Him on the earth (Rev. 5:10). In fact, we will not only judge the world, we will exercise judgment over the angels (1 Cor. 6:1-3). I don’t know all that this entails, but the promise is clear. Believers in Christ are the royal family of Messiah’s kingdom, and part of our “treasure in heaven” will be to share in His regal authority and splendor.

But on what basis will this privilege be granted? In verse 29 the Lord established the principle of rewards. Present sacrifice produces eternal privilege. “Everyone who has left houses or brothers or sisters or father or mother or children or fields for My sake will receive a hundred times as much and will inherit eternal life.” Mark, in his account, adds that we will “receive a hundred times as much *in this present age*” (Mk. 10:30). Obviously, this equation is not to be pressed literally. After all, who wants

to receive a hundred wives or two hundred brothers? We could try to twist the statement into a formula for materialistic gain: “I give \$100, I get \$10,000.” On that basis, we would be worse than the rich young ruler, and his tragedy would not be that he loved money more than God but that he didn’t know a good investment when he saw one!

No, the Lord’s point is to say that there is a blessing both now and in eternity that is all out of proportion to the cost of discipleship. Whatever losses following Christ entails (and there are losses—we leave things behind), the Savior Himself will repay richly. Following may not feel like it pays, but in God’s time and way it certainly does.

So the Lord summarized with two points. “Many who are first will be last” (Mt. 19:30). From an earthly perspective, the rich young

man was one of the first. He looked like a winner. But in the crucible of decision about Christ, he made a choice that excluded him from true wealth. Those who look like winners from a human perspective are often life’s losers. Conversely, “many who are last will be first.” The disciples represent the “last.” Uprooted from family and vocation, they wandered as the vagabond followers of a rejected leader. Like Bill Borden, they had taken a huge risk and apparently had come up empty. But appearances can be deceiving. When they are seated on their millennial thrones alongside King Jesus, they will be revealed as God’s first on the earth.

Peter’s question, “Lord, what’s in it for us?” has been answered. In essence, Jesus told him, “More, Peter, than you can ever imagine. You have given what you couldn’t keep; you will gain

what you can never lose.” And that answer should be sufficient for every one of us. Although we do not see them all now, there are blessings and rewards.

There is a troubling note to Peter’s question that must still be dealt with. Behind “What’s in it for me?” there lurks a commercial spirit that misses the essence of Christian living. It is that underlying attitude, present not only in Peter but also in us, that the Lord addresses in the parable of the workers in the vineyard, recorded in Matthew 20:1-16. The line with which the parable ends links it closely to the last phrase of chapter 19, which we have just discussed.

THE PARABLE OF THE COMPLAINING WORKERS:

The Motivation For Discipleship

Like so many of the Lord’s stories, this parable in

Matthew 20:1-16 plunges us into daily life in ancient Israel. It is worth noting that the Lord was an astute observer of life. His stories have the ring of authenticity because they happen where people live. We should notice that this story is not designed to teach us about labor-management relations or about salvation or even about rewards. The Lord wants us to think about the attitude of heart with which a disciple should serve Him.

Day laborers were a common fact of life in the Lord’s time. In this agricultural society, there were no labor unions and few contract employees. Men looking for work would gather at a convenient spot in the town’s marketplace, and those requiring help would recruit the men they needed. A rate of pay would be arranged, the work would be done, and workers would be paid at

day's end, in accordance with Old Testament law (Lev. 19:13; Dt. 24:14-15).

The story itself is straightforward. At 6:00 a.m. a vineyard owner went into the marketplace to hire workers. They agreed to a fair wage and set off to do the work. There is no suggestion that they possessed any particular skills or abilities that made them more desirable employees than the others. They were available, agreed to terms, and set about their task.

But for some reason the landowner felt the need for more workers. Perhaps bad weather threatened the crop or a contract required immediate harvesting. More likely, he saw the unemployed workers and desired to help them. For whatever reason, he returned at 9:00 a.m. and saw men who were willing to work but unemployed. He made them a simple offer: "Go and work

. . . and I will pay you whatever is right" (v.4). They agreed and went with no contractual agreement, but simply with an opportunity to trust the landowner's promise and character. Three more times the process was repeated—at noon, at 3:00 p.m. and at 5:00 p.m.

When the day was done, the owner ordered his foreman to pay the workers, beginning with those who had worked for only one hour and continuing to those who had worked for a full day. When the 1-hour workers were paid, they were astonished to discover that they had received a full day's wage, a denarius. Obviously, they hadn't earned that much. But a family could not live on less than a denarius a day, so the owner had generously paid them not what they deserved but what they needed. Apparently in his view, people mattered more than profits.

News of their good fortune quickly spread down through the line, and the 12-hour workers excitedly anticipated receiving a bonanza. “If they got one denarius, we should get twelve!” By the time they reached the front, they had already spent their bonuses in their minds. Imagine their chagrin to discover their pay to be one denarius! This was exactly what they had contracted for (20:2), but it hardly seemed fair. “They only worked 1 hour and we’ve put in 12 full hours in the burning heat of the day. How can you call that fair?”

The owner’s answer was straightforward. He told them that their pay was fair because it was exactly what they contracted for. But those who didn’t work as long were being paid generously, not fairly.

In the landowner’s voice we hear our Lord’s gentle rebuke of Peter. It is a

warning against three dangers in the service of a disciple.

The Danger Of A Commercial Spirit. An old rabbinic story is very similar to the Lord’s parable, but the punch line is entirely different. When the protest is made, the answer silences the objectors: “This man has done more in 2 hours than you did all day.” We understand that response. It is fair that wages earned should correspond to work done. Unions may protest, but we understand the equity principle—pay equal to work done.

But kingdom economics are very different. If we work for wages, we will get exactly what we desire, no more and no less. We become hirelings, dependent upon our bargaining skills. How much better to be children, dependent upon our Father’s generosity. Our service does not put us in His debt. If we

leave the reward to Him, we will be overwhelmed by His generosity.

The Danger Of A Competitive Spirit.

When the 12-hour workers saw the 1-hour workers and compared themselves to them, “they expected to receive more” (v.10). When their eyes focused on what others had received, they were unable to receive their own wages with joy. Saul delighted in his victory over the Philistines, but when he heard David praised more highly than he had been, his heart turned to stone (1 Sam. 18:1-16). Nothing is less appropriate in disciples than comparison and competition.

The Danger Of A Complaining Spirit.

“They began to grumble against the landowner” (Mt. 20:11). Such grumbling, the Lord revealed, is an attack on the goodness and generosity of God Himself. Furthermore, it exposes the corruption of

our hearts. “Are you envious because I am generous?” (v.15). Who do we think we are to complain about the eternally holy, righteous God? It was the continual murmuring and complaining of Israel in the wilderness that aroused God’s anger. Murmuring is an infectious social disease that robs us and all those around us of joy. Those who focus on their supposed deprivation and who lament the cost of their discipleship have missed the wonder of the grace and generosity of our God.

The Lord concluded His parable with a statement reminiscent of Matthew 19:30, “So the last will be first, and the first will be last” (v.16). Here, however, the contrast is not between disciples and nondisciples. It is a reminder that external circumstances are not the key to eternal rewards. The “first,” here, are the 6:00 a.m. workers.

I was saved as a child, brought up to love Christ, and given the privilege of ministry at an early age. I am much like those “first” people. Friends of mine were not saved until much later in life than I, and their opportunities for Christian ministry are sometimes smaller than mine. Will those circumstances of life qualify them only for a lesser reward? No. God rewards the faithful heart, and generosity touches all He does.

On December 4, 1857, on the threshold of his return to Africa, David Livingstone tried to put into words the motives that shaped his life: “I personally have never ceased to rejoice that God has entrusted me with His service. People talk a lot about the sacrifice involved in devoting my life to Africa. But can this be called a sacrifice at all if we give back to God a ‘little of what we owe Him’? And we owe Him

so much that we shall never be able to pay off our debt. Can that be called sacrifice which gives us the deepest satisfaction, which develops our best powers, and gives us the greatest hopes and expectations? Away with this word. It is anything but a sacrifice. Rather, call it a ‘privilege’!”

The apostle Peter’s great mistake was that he counted the cost and computed the reward without considering the privilege of service (Mt. 19:27).

Why do we serve the Lord? Fear? Duty? Prestige? Reward? Motives are never entirely pure, and a variety of factors propel us. But we certainly aren’t hirelings, serving for wages. We are God’s children, delighting in His work and trusting in His generosity.

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