

Making Money Your Friend

by Jack W. Hayford

¹He also said to His disciples: “There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. ²“So he called him and said to him, ‘What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.’

³“Then the steward said within himself, ‘What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. ⁴‘I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.’ ⁵“So he called every one of his master’s debtors to him, and said to the first, ‘How much do you owe my master?’ ⁶“And he said, ‘A hundred measures of oil.’ So he said to him, ‘Take your bill, and sit down quickly and write fifty.’ ⁷“Then he said to another, ‘And how much do you owe?’ So he said, ‘A hundred measures of wheat.’ And he said to him, ‘Take your bill, and write eighty.’

⁸“So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light.

⁹“And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. ¹⁰“He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.”

(Luke 16:1-10)

Money, growth and fruitfulness are closely tied together. People sometimes regard money as an unspiritual issue, but Jesus was very bold on the subject of finances. In the three years of His public ministry, people understood that He was interested in *them*, not in money. The basic principle of release for all fruitfulness, including finances, has to do with giving.

Salvation has no price tag; you can go to heaven even if you never give God a dime. Growth, however, often hinges on a decision to take a fundamental point of biblical commitment in giving. You determine whether the finances of this life are governed by world’s system, or the Lord’s. This what Jesus is teaching here: *Which spirit are you going to be ruled by?* By the Divine hand of God, who is the Giver of all, or the spirit of the world, which is mammon?

In this text, Jesus is speaking to His disciples. **There is a difference between a disciple (v. 1) and a believer.** A disciple is a believer, but a believer isn’t necessarily a disciple. A believer has put his faith in Jesus Christ as Savior. A disciple is also willing to grow in fruitfulness. There are people who never learn to give because they are afraid, or have been so shaped by circumstances that they aren’t willing to grow.

The Lord’s money system is what finances a home. A home represents a place to live. Jesus’ lesson is not about having money, but about living in an environment where no matter what happens, you’re

not chewed up by the world's money system. The irony is that many believers accept the Lord's system for their salvation, but not for their money. These people lose the opportunity to become disciples in a very pragmatic, fundamental area of life.

Financial tension is the most effective stress point in a home. The way to pre-empt it is to get your money management out of the world's system and into the Divine system. But the price tag for that is very clear in the Bible: it starts with the tithe, ten percent. The principle of the tithe precedes, penetrates and exceeds the Law. Abraham—the model of a person who learns to walk in faith, not in the resources of human wisdom—tithed (Genesis 14:20). Jesus reinforces the concept of the tithe in Matthew 23:23.

Why did Jesus say the children of the world more shrewd than the children of light?

In this story, the steward acted as a broker, changing the books and setting himself up to be fired because he cheated his master. Then why does the master [who is not Jesus] commend him? (v. 8) Because the steward was working the world's system for all it was worth. But the master “got the last laugh” and fired him anyway.

What does Jesus mean when He says that the sons of this world are more shrewd in their generation than the sons of light? (v. 8)

Not that it's better to live in the dark than in the light. Jesus wants His disciples to understand that the children of the world operate consistent with their system. From their explanation of the how the Earth was formed all the way into today's thinking, the world's message is: Survival of the fittest. *Look out for yourself first; too bad for other people.*

Jesus says that the children of light aren't consistent with their system because they'll come into the light for salvation, but then wander around in the shadows, i.e. *Well maybe the tithe really isn't important.* But if you live in the light, you find God's system explodes with light. When you understand the Lord's order regarding finances, it brings peace as well as provision. Stress still happens, but you're not chewed up by it. Your kids learn how to handle money so it doesn't stampede them into becoming mirrors of the covetous world.

When He says, “Make friends for yourselves by unrighteous mammon,” (v. 9), Jesus isn't saying, *Buy all the friends you can get.* “Mammon” is a word used for money, but it's more reflective of the spirit that surrounds money rather than money itself. Money itself is amoral, but there is a spirit around money that becomes compulsive in almost everybody. If you go outside right now and find a dollar by your car, you'll probably look for more. When Jesus calls it “unrighteous,” He means money doesn't work out fair. It is the world's system. That's why the Lord says, *You better make friends with money...* meaning, You better neutralize the power of money to be your enemy.

The problem with money is that it never solves anything as long as it's in the world's system.

The only way to neutralize money's power to become your enemy is to get it out from under the control of *mammon*, and bring it under the control of God by the choices you make to function

after God's order. It's just that simple.

When you make a fundamental business decision to bring your money under God's government, that doesn't mean you will never face a stress point. It means that when money fails [more correctly translated as "it" rather than "you"] (v. 9)—or is *eclipsed* by the unexpected, unbudgeted things that chew at us—that you will be in an durable place that is stable, one you've been brought into when you gained eternal life with Christ. Everything about the life you've received in Christ is already eternal with one exception: your body. It's going to die and then someday you'll get an eternal one. But we've been introduced to an eternal quality of life now—Jesus brings you to a place to live. Here's the essence of what the Lord is saying:

Be wise as sons and daughters of light. Come to the place of so managing your money that you neutralize the power of money to be your enemy, because money will always be that until you get it out from the dark into the light where the controller of your money isn't mammon but God. And when your money is under God's canopy, then money will never become that which defeats you. Then, when it does fail, you will have a lasting place to live because you're relating to the One who not only cares for you as He cares for the birds of the air and the flowers of the field, but you are in a covenant relationship with Him as was David (see Psalm 37:25).

Jesus says that "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" (v. 10). In no uncertain terms, Jesus says this doesn't work part way (v. 10). If you let go of a little of it, then you've let go of the whole thing. You can't go part way with the law of gravity. Either you hold onto something or you drop it and it falls. There's no in-between.

Jesus is not saying that God doesn't love you for trying—this has nothing to do with God's love for you or His understanding of the financial pinch you're in, but rather it has to do with your being released into the light.

The way you get into the program of being a faithful Christian with regard to giving is that you begin tithing. It's not 100%, it's ten percent. God *could* have said, *I'll take ninety percent; you keep ten.* And if He had, it would have been a greater test to get into, but it would also have been a greater miracle to watch what He did with the ten percent. He's resourceful enough. He's Creator—that means He makes things out of nothing.

The call of the Lord is to make a decision: **Which kingdom will you live in?** Let's say, "Jesus, be Lord of all the kingdoms of my heart, my money, my eternal salvation, my home and my family. You be Lord."

Unless otherwise noted, all scripture verses are from *The Holy Bible, New King James Version*, (Nashville, Tennessee: Thomas Nelson, Inc.) 1982.

To Learn More, Order Online or Call Toll-Free (800) 776-8180
"Making Money Your Friend" (Soundword Tape #3258)

Copyright © 2004 Jack W. Hayford, Jack Hayford Ministries, Van Nuys, CA 91405

14800 Sherman Way, Van Nuys, CA 91405 • 800-779-8400 • www.jackhayford.org