

**Russell Kelfer**

# **Give an Account of Thy Stewardship**

**#1363-B**

**Series: The Parables of Scripture**



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Note: Russell wrote each of these lessons in a manner that would enable him to clearly communicate them to his weekly class. The grammar or punctuation you encounter may not be technically perfect, but you will certainly “hear” his unique gift for making the message applicable to the common man in everyday situations.

It’s been said of him that he was really a writer who read his stuff. And that’s a very accurate statement!

May you be richly blessed as you “hear” as you read.

# Give an Account of Thy Stewardship

There is a great temptation in Bible teaching to pick and choose the passages we like to expound on because they are easy to interpret or because they speak to specific needs of our day. It is likewise easy to overlook certain passages because they seem either troublesome to interpret or difficult to apply

When we endeavor to take a subject, however, such as the parables of Scripture, we are forced to look at some passages we might tend to pass over otherwise. Such is the case with the story before us in this lesson.

In our last study, we watched as Jesus spoke to some very vital issues we all face, and by weaving a series of stories, took the velvet glove of Scripture, and used it to bring home some very rich principles and some absolutes that have stood the test of time.

One reason the stories revealed so much truth is that they revealed so much about the nature of God. With bold brush strokes, the Master Artist painted on the tablets of our hearts, living pictures of the grace and mercy of God.

He took the strands of human experience, of a parent with a rebellious child, and through the process of weaving words into portraits, revealed the heart of a father who so loved his children that he could welcome back a rebel and still love a selfish elder brother at the same time. He magnified on the screen of Scripture a living revelation of the grace of God, a characteristic that allows for the Perfect Father who waits and waits and waits for His wayward sons and daughters to come home. And when they so much as turn their faces to the Father, He rushes to meet them, forgives their iniquities, and kills the fatted calf. This child was dead and is alive; was lost and has been found.

This parable followed on the heels of a pair of others that stair-stepped up the mountain of truth by planting the seeds of a searching, loving God, likening Him to a shepherd who lost just one sheep, but who loved that sheep so much, he left the

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ninety and nine and went out to risk his life for that one. He followed that with a parallel story about a woman and a lost coin, and with each story, He lifted His listeners to the heavenlies and likened that kind of love to the joy of heaven when one sinner repents.

It is into that atmosphere that we walk as we continue to search out the mind of God as Jesus continues to teach by telling stories. The next one went like this:

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.

And 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.

Then 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.

I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.

So he called every one of his lord's debtors *unto him*, and said unto the first, How much owest thou unto my lord?

And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

Then 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.

And 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.

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

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.

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*?

And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

No servant can serve two masters: for either he will hate the

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one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

And the Pharisees also, who were covetous, heard all these things: and they derided him.

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. (Luke 16:1-15)

Perhaps you can see why this passage is not expounded on as frequently as that of the prodigal son or the poor lost sheep. It has running through it a rich vein of solid gold, deep valuable truth that touches the very fiber of living in a physical world while focusing the heart on spiritual truth. The problem, however, is that the story itself, left by itself, tends to be misunderstood and misquoted and thus can lead to doctrinal heresy. So we must see what it is that Jesus was saying, and why He couched it in these particular words.

The Master is focusing on the issue of accountability. A steward or servant had not been honest in his representation with his lord. He had been pretending to be something he was not. He had, in simple terms, been a hypocrite and a thief. He had stolen his master's time and his master's goods and thus his master's reputation, *and assumed he would never be caught*. After all, he concluded, he had gotten by with it for all these years; *surely the master would never find him out*.

But a day of reckoning came, and his lord called on him to lay it all on the table, to give an account of his stewardship, once and for all. The game was over. The play-acting amounted to past history. It was time for the truth to come out. He was to be relieved of his authority and he was expected to come clean before he did.

Let's begin. Our first assignment is to determine who the various characters represent. We know this is appropriate because this is the way Jesus interpreted the parables when He explained them to the disciples.

1- The master or lord in the parable represents a portrait of God, but not the person of God. Be careful not to assign to God attributes or behavior that are inconsistent with His nature. In the parable of the Good Shepherd and of the prodigal, the father and the shepherd were not only consistent with a portrait of God

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*in their role, but also in their character.* In this parable, however, the *relationship between the lord and his servant was obviously meant to portray the relationship between God and His servants, but the behavior of the master in this case does not reflect God's Word about Himself.* This one portraying the servant's lord commends him for dishonest and deceptive behavior. Our God cannot sin, nor tempt others to sin. The lord of the slave represents the principle of God's lordship, but not the person of God. You can apply this dual concept to many of the parables wherein the portrait applies, but the person does not.

2- The servant represents us; those called to be faithful servants, but given responsibility as servants to oversee the Master's kingdom and His resources. The Master trusts us, and He has entrusted to us all of the resources necessary to bring in the Kingdom. He has given us His Spirit. He has given us His word. He has given us His grace. All that we need to responsibly oversee the spiritual treasures He wants stored and invested has been given to us. It is possible, however, to pretend to be using them wisely, while we are, in effect, wasting them or stealing them. It is His plan for us to maintain a level of accountability to one another to protect us from being casual or careless with those priceless treasures. On some occasions, however, we prefer to keep the books to ourselves and assume that if we don't tell, no one will know that we are dishonest or unfaithful stewards.

3- The debtors in the story represent those wise in this world who have no concept of the truth. They represent the world system and those in it who are considered by it to be wise. They are the political minds and the business minds of the age who make decisions based on their practicality and profitability rather than on the principles of Scripture or even the moral laws of the universe. The end is the issue; the means is irrelevant. If you must lie or steal to get ahead, then don't get caught. If you get caught, deny it. No one holds you accountable unless you are foolish enough to be exposed for what you are.

You can lie, steal, cheat, or be immoral in your relationships, so long as you accomplish the tasks you are assigned to do. The product is primary; character is not. Those are the actors on the stage of this parable. Now to determine what the actors are saying.

It is always good to look for an underlying principle before

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you begin to extract the specifics from a story. In this case, the underlying truth has to do with taking the wisdom and intensity that the world applies to success and applying it in the spirit realm, *without appropriating the world's techniques, the world's compromises, or the world's value systems*. It is a crucial parable, for it teaches us that we can learn a lot from the unbelieving world in terms of commitment, but *we must never become of the world in our quest to learn from the world*. We must never imitate its behavior in order to achieve its goals. Our God has higher ways. The world has some lessons to teach us; *but it has nothing that we need in order to succeed, and much of what it has to teach us has to do with the fact that it is a mirage, and the end thereof is the way of death*. If you misapply this parable, you will try to assume that the end justifies the means, and you will violate the very basic nature of God in the process. To achieve spiritual success you must never violate spiritual truth. Never.

What, then, can we learn from this parable? Here are a few key lessons that are in perfect harmony with all of Scripture:

1- God does not waste resources; He multiplies them (verse 1). It says, "He wasted his goods." God doesn't do that. Watch Jesus with the loaves and the fish. Watch Him as He collects what is left, even after His Father has used virtually nothing to accomplish everything. God is in the miracle business. The children of Israel never went to a shoe store the whole time they wandered. Why? God made them last. He saves, He conserves, He invests. The parable of the talents explained that. If anyone could afford to waste resources, it would be God. He has an unlimited supply. If anyone could afford not to take inventory and not hold anyone accountable, it would be God. If we waste something, our Father can just replace it, right? Wrong.

The master in this story was a rich man. His problem wasn't becoming bankrupt over this crooked steward's shenanigans. It was a matter of stewardship. Stewardship is a reflection of character, as we will see at the end of the story. The issue wasn't just the missing money; *it was the missing trust*. He had placed his confidence in this servant, and that confidence had been misplaced. That is God's concern. It is not what we fail to give or fail to keep that matters. It is the unfaithful heart that makes commitments to God as though they were important, and then lets them slide as though they weren't.

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This servant wasted his master's goods. He was presumptuous with his master's things, assuming that because his master had so much, *he would never miss what was stolen or misused*. That was his cardinal mistake. The master could do without the stolen money, but not without an honest steward. Our Master feels the same way. That is why He told us,

He that is faithful in (*caring for*) the little things, I will make ruler over (*greater*) things.

2- The second thing we can learn is the principle of accountability (verse 2). It was time, the master determined, for the steward to "give an account". This man had been accountable to no one. By making his own conscience his guide, he gave himself license to steal, cheat, and lie, so long as he could justify it, based on his own warped moral standards. What this parable teaches is: *stewardship demands accountability*.

We must first remain accountable to God. By straying from spending time with Him, we can realign our sense of values and pretend He doesn't know. You know how it works, experientially. When there is sin in your life you don't want to confess and forsake, *isn't it interesting how many reasons you can come up with not to spend time with God or spend time in His word?* We think that if we aren't with Him, He doesn't know; and if our conscience is not exposed to His truth, the truth doesn't apply. What fools we are.

Secondly, we must be accountable to one another. There was no chain of command and no dual accountability mentioned in this parable. It is assumed that the servant was answerable only to his master. By eliminating outside accountability, all he needed to do was avoid contact with the master, and it was as though no one was being hurt. Accountability. It is the check and balance system of the spirit. The great men who have fallen in the kingdom have almost always been those who have avoided accountability. Don't become one of them.

3- A day of reckoning was inevitable. Paul said:

So then every one of us shall give account of himself to God.  
(Romans 14:12)

One day God will open the books. Those whose names are not written in the Lamb's book of life will be judged by their works and be found to be wicked and slothful servants, bound for eternity in utter darkness apart from God. God's children,



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meanwhile, will not be judged in the same way. Covered with the blood of the Lamb, they will be found spotless, without sin. They will, however, stand at the Bema Seat of Christ where a rewards ceremony will take into account what has been done in the Spirit for the glory of God. A day of reckoning is inevitable. For the unbeliever, the consequences are eternal. For the believer, the crowns we have with which to worship the King will be limited by what He has been allowed to do through us.

Why, then, do we live in such denial? Why do we live as though our unbelieving friends will be present in glory, *just because we haven't talked about it?* And why do we live in unfaithfulness before God, *knowing that our eternal rewards depend, not on what we have accomplished in our own minds, or even what others think we have earned, but rather what God, who sees our hearts, knows we deserve?* Why, indeed.

4- Deceit does produce temporary gain, but it doesn't last (verse 8). This man's day of reckoning meant the removal of his mantle of authority and responsibility. Though he was a servant, he had been entrusted with the responsibilities of a steward. Often absentee landlords would entrust the entire management of their estates to trustworthy slaves; but this man, who was considered a man to be trusted, had made a career out of embezzling his master's goods.

Now his job was on the line. He had been told to turn in his computer and his cell phone, empty his desk, and report to the master's study the next morning. It was all over. He took inventory of his options. He could have come clean, confessed the sin and thrown himself at the mercy of his lord. That was option #1. He could have fled the country and made his way into one of the far countries of the world and never been seen again. That was option #2. He could have lied and said it never happened. That was option #3. Instead, he concocted this plan that would not only add fuel to the fire, it would set the thing ablaze, taking with it all his master's debtors. He decided to play "Let's make a deal" with those debtors who were on his master's books.

Rent in Palestine in those days was often paid to the landlord, not in money, but in kind; value was given in the kinds of crops or animals grown on the soil in question. It was usually not a set amount, but a proportion of that which was grown or raised. This man came up with a deceitful plan. Deceit usually leads to

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more deceit. The great cover-up began. He went to each of the landowner's renters and offered to rig the books so that they only owed a fraction of the money really due. This made *them* happy, for their rents were drastically reduced; but it also made them a party to the deception, thus paving the way for further extortion, should they be tempted to change their minds.

The world buys into these schemes. There's no indication that any of the debtors, based on the fact that it was dishonest, argued. They bought the deal. What makes it so interesting, however, was the land owner's response, *and here is where we must be careful to realize that at this point, he is responding from the world's perspective*, not as God would.

It says, "His master commended the unjust steward, because he had done wisely." This estate owner had one thing in mind: temporal success. He had been cheated royally by a crooked servant, in whom he had placed his ultimate trust. He had called him on the carpet; but instead of 'fessing up, the servant lied, cheated, and altered the books in an effort to further cover up his crime; and the master was so impressed with the guy's craftiness, he commended him for being so clever. Sound familiar?

The world, beloved, honors accomplishment above character, success above honesty. There is temporary honor for the man who makes it to the top, no matter what it takes to get there. The sports star who is arrested, who is abusive, who offends moral values with his behavior but is winner on the field or on the court, is still a hero. He or she can get million dollar endorsements, not because of who they are, but because of what they do.

Politicians are no longer judged by their moral integrity, but by their apparent ability to keep everyone happy. Their character is "no one's business" people say, so long as they "do the job well." The problem is that at some point, their moral failures will surface, and not only they, but their constituency will pay the price.

Performers are not even expected to have moral integrity. Many musicians are known, not by the quality of their music, but by how scarlet their reputation, how many times they have embarrassed themselves and the public.

Even men in the ministry have been restored to positions of leadership in their denominations because of their "value" and because they built great ministries, *in spite of the fact that*

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*they have been found guilty of great crimes.* The world honors accomplishment, *whatever the cost.* God honors character, and the accomplishments are totally up to Him. The man in this story gained notoriety and acceptance by creating a scam that worked. The writer of Proverbs, however, said that one day you will go looking for him, and he will be nowhere around. Mark it. This parable is not teaching the value of deception. It is teaching how temporary are the plaudits of men for works done that displease God.

This brings us to that part of the passage which is so often misunderstood. Read it carefully, and you will find a great bonus of spiritual treasure hidden beneath its surface. Jesus is leading up to some of the most profound spiritual truths ever uttered. To do that, He has told a story about someone who perceived that the end justifies the means, and that, if the world accepts what you do as reasonable, God must not object. The Master wanted to refute those two false principles, because down through the years, men and women would actually build ministries on these false premises, and the rest of the church would be caught up in a maze of confusion, trying to reconcile how those who seemed to be violating the truth were actually prospering. Let's see what the passage really says:

The master actually applauded the wicked servant for being so clever in his dishonesty. This is an example of how those who are not believers will demonstrate more shrewdness in worldly affairs than those in the church, because they do not adhere to godly boundaries.

No, you who belong to God must use your resources, not to bribe others, but use them in such a way that when earthly treasures fail, you will have invested in the treasures of heaven, your eternal destination. That will be your reward.

Remember: if you are not a man or woman of integrity where small things are concerned, you will not be honest in the big transactions of life.

If you are willing to cheat in life's little decisions, you will do the same in the major ones.

And if you cannot be trusted with someone else's resources, what makes you think you can be trusted with your own?

The whole concept of being a slave is one of being single-minded. A servant can't serve two masters. Your loyalty will always be either to one or to the other, for they will pull you

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in opposite directions, and you will have to choose which one to obey. As believers, you must either follow God wholly, or find yourself yielding to the world system, and its desire for earthly treasure. You cannot be a slave to both.

The Pharisees, who loved money and all it bought, began to make fun of Jesus at this point.

Jesus responded this way: “You Pharisees love to make a public display of your spirituality, but inside, your hearts are evil. God sees your hearts, and they are an abomination to Him. (Luke 16:8-15 paraphrase)

Jesus is talking about heavy issues. He is comparing the way the world does things with how God plans to do them in the kingdom of God. He is using the illustration of the wicked king’s approval of deception, to the King of Glory’s way, and there simply is no similarity. Man’s way of solving problems and defining success and God’s would always be 180 degrees apart. You will never be able to merge them, mix them, dilute them, or revise them to make them compatible. Like oil and water, they were never meant to be joined together. So this parable teaches the exact opposite of what it appears to be saying on the surface. It teaches that God’s ways are so much higher than man’s, that to try to merge the two is always sure disaster. From these passages come these certain illustrations:

1- Man’s plan is to use resources to gain power over others in this life. The richer you are, the more powerful you are. If you can use someone else’s riches to your advantage, you are twice as wise. That is what the wicked servant did, and that is what he was commended for. God’s plan, on the other hand, *is exactly the opposite*. It is to give what you have away to others, trusting that in the kingdom which is to come you shall then have true treasure. The natural mind cannot understand that. In verse 9, Jesus is comparing the supposed wisdom of a man who escaped just punishment by bribing others, using someone else’s money, to the “right use of money” which is laying it up for eternal rewards for the glory of God. Man’s way says: “*Whatever’s mine is mine, and I get to keep it. Whatever’s yours is mine if I can get it.*” God’s way says: “*Whatever’s yours is yours and I need to respect it. Whatever’s mine is God’s and He has the power to use it.*” What a difference. Jesus wasn’t commending the unjust steward for his misuse of his master’s goods. He was using him as an example to teach those in the kingdom that everything was

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the Master's in the first place, and you only keep it by letting Him give it away.

2- Man's plan is to focus on the end result, not on the process (verses 10-12.) If you look good in the big picture, it doesn't matter how you got there. If you aren't faithful in life's "little" things, it doesn't matter, so long as you make it to the top. God is saying: "Want to know how you would handle a million dollars? How was your stewardship with that extra dollar someone gave you yesterday?" He is saying: "Want to know if you would go to the mission field if you were called? Did you go to that neighbor's house last week when God prompted you to go?" "Want to know how faithful you would be as president of the company?" "How faithfully did you execute your tasks as a member of that seemingly insignificant committee?" Man judges by the big things. God takes the microscope of His Spirit and looks at your heart response in life's "little" things, and magnifies them to see how you would respond to the real responsibilities you long to have. He is saying that "if you can't be trusted with pennies, you have no business being trusted with dollars. If you can't do menial things well, you'll never find lasting success."

Teach it to your children and to those you disciple. God is looking at how faithful you are in life's little details; the things He asks you to do *that seem insignificant to the natural man but are important to God if He is to define "faithfulness" by your life.* In the same way, He adds, if you can't be trusted with that which belongs to someone else, *why would someone trust you to be wise with what is your own?* God's ways vs. man's ways. They are always at the opposite end of the spectrum.

3- The whole matter, then, can be summarized by verses 13-15. Man believes in divided allegiances. He believes you can mix the world's best and God's best together and find a compromise that satisfies the world's desire for recognition with God's desire for spiritual fruit. The end result is a kingdom divided against itself. It leads to the body of Christ on earth trying to look like the world, act like the world, imitate the world, and give credit to the world, all the while proclaiming separation from the world. And the end result is that both the church and the world are confused, for neither can tell the one from the other. The church no longer sees its mission clearly, for the distinctives are blurred. The world no longer sees a need, for those who are evangelizing are no different than they are.

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Jesus clears up the whole matter by simply defining allegiance. Allegiance is a singular, complete, total abandonment of the will to one who is worthy of total surrender. The best way the Master could find to explain it was to use the analogy of slavery. It is not a popular illustration, but the Scripture goes back to it over and over and Jesus defines it as “His mind” in Philippians, chapter two. He “took on Himself the form of a servant”. He always did those things that pleased the Father. Of His own self, He did nothing, spoke nothing, planned nothing. He was a slave of the Most High God while on planet earth, and then He commanded us to “let this mind be in us”.

In this passage Jesus uses this illustration of a man using the world’s methods to accomplish the world’s goals, and adds: “No man can serve two masters. Ye cannot serve God and the world system.” He didn’t say it was difficult. He said you can’t do it. What He is saying is this: if your Master is to be Jesus, then there is no longer a time and a place for blurred allegiances. His is a spiritual kingdom, for God is spirit and they that worship Him must worship Him that way. Because His kingdom is spiritual, and He is Spirit, His objectives are spiritual. He desires that

all men be saved and come to a knowledge of the truth.

(I Timothy 2:4)

The church, on the other hand, looks at the world, studies what the world seems to call success, and begins its pilgrimage to compromise city by trying to look at its mission through the lens of those it is trying to reach, rather than looking at those they are trying to reach through the lens of its mission. They are lost. They need to be saved. They are bound for an eternity in hell. God desires to give them a free gift of eternity in heaven. Those are the distinctives, and that is the goal.

Bigness, acceptance, possessions, stature, accomplishments: these are the world’s measuring sticks. All the church has to do to lose its way is to begin using those as its plumbline, its determinations, its dreams. The church can succeed in becoming big, being accepted, gaining lands and buildings, being noted for their accomplishments, and amount to absolutely nothing if it is not seeing its world turned upside down for Christ; if the Lord is not adding to the church *daily* such as are being saved; and if men and women are not being so transformed by the renewing of their minds that old things are passing away and all things are becoming new. One transformed soul means more to God than

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a million dollar expansion plan. One little child converted brings a greater chorus of celebration in heaven than a thousand new programs. You can't be God's slave and do it man's way. That's what Jesus was saying in this parable.

The Pharisees started laughing. They thought such a narrow gospel was a joke. Jesus responded, "You love to act spiritual, but your heart is dirty and evil. God sees your hearts and it makes Him sick." I think they probably stopped laughing.

So should we.

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### A Challenge to Further Study

1- Rewrite Luke 16:1-15 in your own words. Instead of the wicked lord's response, however, insert what God's response would have been to the unjust steward. Now, explain the rest of the passage in the light of that response.

2- What would make a landowner think a thief's blackmailing efforts were clever? Is a man's concept of right and wrong affected by his own convictions? Can you give any examples from Scripture?

3- How could the parable be giving us a portrait of God's role but not be demonstrating the person of God's nature? Can you find other parables where this is true?

### A Challenge to Further Application

1- What kind of accountability is there in your life? Who holds you accountable for how you behave in your home? For how you respond at work? For your personal disciplines in spiritual matters? Read Ecclesiastes 4:9-12 carefully. Ask God to give you wisdom to apply it to your own life.

2- Why does deceit always seem to lead to more deceit? Why is it so hard to "come clean" even when confronted? What is the solution?

3- How faithful are you in life's "little" details, the things maybe no one knows about, or the things few people will judge you for? How does God feel about them? What can you do about it starting now?

### A Challenge to Scripture Memory

Memorize Luke 16:13 or Ecclesiastes 4:9,10

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