



MBS048

A MESSIANIC BIBLE STUDY FROM ARIEL MINISTRIES



MAMMON OF UNRIGHTEOUSNESS



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*And I say unto you,
Make to yourselves
friends by means of the
mammon of
unrighteousness; that,
when it shall fail, they
may receive you into the
eternal tabernacles.
Luke 16:9*

INTRODUCTION

The “mammon of unrighteousness” is an expression which Yeshua (Jesus) used to teach truths concerning the material things of this world. He illustrated the proper attitude toward material things with the stories of the Unjust Steward, the Rich Man and Lazarus, and the Rich Young Ruler, found primarily in Luke 16.

Yeshua had previously laid down the foundation concerning the proper attitude toward mammon in the Sermon on the Mount in the principle: One cannot serve both God and mammon (Mat. 5-8). First of all, it is the believer’s responsibility “to seek the Kingdom of God and His righteousness, then all these things will be added unto him (Mat. 6:33), but one cannot serve both God and mammon.”

This was one of the major areas of conflict between Jesus and the Pharisees. The Pharisees had developed a theology that can be summarized as: “Whomsoever the Lord loveth, He maketh rich.” Because of that concept, the Pharisees gave themselves over to becoming rich in order to show that they were under divine favor. Therefore, their concept was: If a man was wealthy, it was obvious that he was a recipient of divine favor; therefore, Heaven was certainly guaranteed for a man like that. But for a poor man, one could not be sure. It is this concept that Yeshua dispelled in the course of His teachings on mammon.

I. THE STORY OF THE UNJUST STEWARD

This study begins with Jesus’ telling the story of the Unjust Steward, found in Luke 16:1-13. Verses 1-7 state: *And he said also unto the disciples, There was a certain rich man, who had a steward; and the same was accused unto him that he was wasting his goods. And he called him, and said unto him, What*

is this that I hear of you? render the account of your stewardship; for you can be no longer steward. And the steward said within himself, What shall I do, seeing that my lord takes away the stewardship from me? I have not strength to 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. And calling to him each one of his lord's debtors, he said to the first, How much owe you unto my lord? And he said, A hundred measures of oil. And he said unto him, Take your bond, and sit down quickly and write fifty. Then said he to another, And how much owe you? And he said, A hundred measures of wheat. He said unto him, Take your bond, and write fourscore.

In verse 1, this unrighteous steward had made unrighteous use of his position in that he was extorting from his master and using the funds that had been committed to him for his own private use. The point is: the Pharisees had been unrighteous in their trust.

In verse 2, when his lord found out that the servant was wasting his goods, he called him in and told him that he was going to be fired from his job. Similarly, an employer today gives an employee a two-week notice.

In verses 3-4, this man knew that within a short period of time he would lose his job and he had a dilemma which he had to solve. On one hand, he did not feel he could beg, but on the other hand, he was not skilled in other types of labor. What he was skilled in was the area of stewardship.

In verses 5-7, during the time remaining, the steward called in men who were indebted to his lord and began to reduce their debts. As a result, he made use of his position and the time he had left in that position to make friends to prepare for the future.

Then verse 8a states: *And his lord commended the unrighteous steward because he had done wisely: ...*

The lord was not commending this man for his unrighteousness, but he was only commending him for the wisdom of his action in that he used his position to prepare for the days ahead.

Yeshua applied the lesson of the parable in verse 8b: *... for the sons of this world are for their own generation wiser than the sons of the light.*

Again, this steward was commended for using the time he had left in his position to prepare for the days ahead. This is something believers tend not to do. Too many believers tend to be somewhat flippant in their attitude toward the Lord's responsibility to provide. They excuse their unwise business principles, their lack of planning, or their lack of budgeting with the simple excuse, "Well, the Lord will provide." Yes, the Lord has indeed promised to provide for our needs. But if our needs are created because of our own lack of wisdom, then we may have to suffer some deprivation to learn certain lessons that God

wants to teach us.

Jesus pointed out “that the sons of this world are for their own generation wiser than the sons of the light.” Obviously, the unsaved person does not have greater wisdom in spiritual matters than the believers, but what has been clearly seen throughout the centuries is that the unbeliever tends to have greater wisdom in the use of material things. He has greater wisdom in knowing how to handle physical, material finances. Yeshua pointed out it should not be this way. Unfortunately, this is too often true.

There is a correct place for a believer to have a savings account. There is a proper time and place for a believer to put funds away for health insurance and for retirement. These are not evidences of a lack of faith in the Lord. In fact, these are evidences of faith in Him in that we believe what Jesus is teaching about how we should use our position in planning for the days ahead.

So the believer should plan, but the believer should never be guilty of hoarding money so that he hoards and hoards and, as a result, never gives to the work of the Lord. The believer should always be sensitive to and supportive of the work of the Lord. On the other hand, we are never told to give everything away so that our family goes hungry. In fact, the Bible clearly teaches that if a believer does not provide for his own family in the material and physical realm, he is to be treated like and considered worse than, an infidel (I Tim. 5:8).

There is a proper place for savings, there is a proper place for insurance, whether it is car, house, or health insurance. However, we should be careful not to become too flippant with the attitude that “God will provide, no matter what.” He will provide for genuine needs, but He will not necessarily cover our own mistakes; he will not necessarily cover our lack of wisdom. We should use wise business principles and we should certainly use our time and our position when we are able in order to prepare for the days ahead.

Next, Yeshua began to move from the physical realm to the spiritual realm in verse 9: *And I say unto you, Make to yourselves friends by means of the mammon of unrighteousness; that, when it shall fail, they may receive you into the eternal tabernacles.*

The word mammon was a common Jewish term referring to “all this world has to offer materially.” In other words, mammon is the “material world” or the “all material aspects of this world.”

Jesus said that we are to use this mammon of unrighteousness to win friends in verse 9a: *Make to yourselves friends by means of the mammon of unrighteousness.*

Just as the unrighteous steward used his position to make friends for the future, so we should be using the mammon of unrighteousness to

make friends for ourselves. But not for friendship's sake itself, rather, we should use the mammon of unrighteousness to win friends for the Lord. We should use the things of the world to win friends for the Messiah. Mammon should be used with a view to the future, not merely selfishly for the present.

Hence, we are to use material things. This is where money for missionaries and evangelical endeavors fits in. Some other aspects of mammon would be literature, films, and things of that nature. These are all material things or mammon that we can use to win friends for the Lord. We are to use the material things of the world, not merely for our own benefit, but for the benefit of others to bring them to the Lord. Then Yeshua said in verse 9b, "when it, mammon *shall fail*, they friends, *may receive you into the eternal* tabernacles."

The point of verse 9 is this: People we win to the Lord by using the mammon of unrighteousness may die before we do. Later, when the material world fails for us and we die, these friends we won for the Messiah will be up there to greet us when we ourselves enter Heaven. This is a good reason why we should use the mammon of unrighteousness to win friends for the Lord.

In Luke 16:10-12, Jesus proceeded to teach further lessons: *He that is faithful in a very little is faithful also in much: and he that is unrighteous in a very little is unrighteous 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's, who will give you that which is your own?*

This particular passage teaches the necessity of using wise business principles. In verse 10, we must be found faithful in the use of unrighteous mammon. In verse 11, if we show a lack of wisdom in the material realm, God will be reluctant to trust us with some true riches in the spiritual realm. God can give us many spiritual benefits, but if we are not able to balance our attitude and use of the material world, this will reflect in just how well we do in balancing the things in the spiritual world. Verse 12 shows that these two teachings are clearly interrelated in this particular passage. This also shows that a person's qualification for an office in the local church is dependent upon his standing in the material world.

Verse 13 states: *No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to one, and despise the other. Ye cannot serve God and mammon.*

The issue is not God or mammon in and of itself, because as long as we live in this world we have to deal with both. We must deal with our relationship to God and we must deal with the material world as well. The issue is: Whom are we serving? Who is really our Lord? If we hold to the concept: "Whomsoever the Lord loveth, He maketh rich," we are guilty of actually serving mammon, not God.

Today, this Pharisaic teaching is seen in those circles that teach the concept of “positive confession” or “name-it-and-claim-it” in which people go around claiming for themselves such things as Cadillacs or Mercedes or million dollar homes. It is clear that their God is really mammon, not Yeshua the Messiah. If their God were the Lord Jesus, they would be content in all things as Paul was (Phil. 4:11). Whether he was rich or poor, Paul was quite content in knowing that whatever he received from the Lord was the perfect will of God for him at that time. He was willing to give up all for the Messiah.

But if we insist that wealth is a sign of divine favor, as unfortunately some well-known religious leaders have been doing, that will do the same thing to us as it did to the Pharisees. We will begin looking out for the material things and will give ourselves over to becoming rich, because that is a sign of divine favor. In the end, we are not going to be serving God, but mammon.

Again, the principle is: you *cannot serve God and mammon*.

The issue is: Whom are you serving? Who is your Lord? Is God your Lord or is mammon your Lord?

II. THE PHARISAIC RESPONSE

What Yeshua taught about finances and material aspects went directly contrary to what the Pharisees had taught concerning mammon and they responded just as one would expect in Luke 16:14-17. Verse 14 states: *And the Pharisees, who were lovers of money, heard all these things; and they scoffed at him.*

They began scoffing at what Jesus taught concerning the issue of mammon and also because Yeshua repudiated their teaching that wealth is a sign of divine favor. Indeed, when this concept is brought out, people in certain circles begin scoffing at it again. And because this positive confession mentality has taken hold of so many believers, if someone teaches the opposite, they immediately resort to some type of scoffing. But Jesus responded by telling them three things.

First, that Pharisaism is guilty of self-exaltation in verse 15: *And he said unto them, Ye are they that justify yourselves in the sight of men; but God knows your hearts: for that which is exalted among men is an abomination in the sight of God.*

Secondly, that Pharisaic teachings had been contradictory to the teachings of the Old Testament in verse 16: *The law and the prophets were until John: from that time the gospel of the kingdom of God is preached, and every man enters violently into it.*

“From the day John the Baptist appeared announcing the coming of the King and the Kingdom,” Yeshua said, “the Kingdom of God has been preached.” But entrance into the Kingdom had been blocked by Pharisaism. Pharisaic attitudes had been very contradictory to the

attitudes of the Lord toward sinners and toward the world. The picture is that because the average Jewish person had been so programmed by Pharisaism, it took a struggle, a breaking through, for him to break away from it, so that he could see the truth found in Jesus the Messiah. Indeed, “every man enters violently into it.”

And thirdly, that the Pharisaic attitude toward the Law was to reinterpret it in verse 17: *But it is easier for heaven and earth to pass away, than for one tittle of the law to fall.*

Yeshua said that His attitude toward the Law was different than that of the Pharisees. His attitude toward the Law was to fulfill it, whereas the Pharisaic attitude toward the Law was to reinterpret it. They did indeed claim to fulfill the Law, but they fulfilled the Law as they reinterpreted it rather than fulfilling the Law as it was written. The Law was fulfilled, based upon tradition rather than upon the teachings of the Law itself.

III. THE STORY OF THE RICH MAN AND LAZARUS

Luke 16 concludes with the story of the Rich Man and Lazarus, found in Luke 16:19-31. This story also illustrates the proper use of mammon. The rich man is not named, but the fact that he was rich, according to Pharisaic Judaism of that day, certainly meant that he was the recipient of divine favor; there was no way he could lose out on Heaven. Whereas Lazarus, being a poor man and, even worse, a beggar without a job, meant that his salvation was not all that sure. But when the two men died, the exact opposite actually occurred; it was the rich man who was in Hell and Lazarus who was found in Abraham’s bosom. The point of this story is: Wealth is not a sign of divine favor. Therefore, wealth, in and of itself, will not guarantee Heaven for anyone.

Lest the meaning of this passage is misunderstood, it should also be pointed out that there is nothing sinful in wealth itself. The problem is not wealth; the problem is one’s attitude toward wealth. If we look upon wealth as a sign of God’s grace and God’s favor, we are serving mammon, and we have become the slaves of the mammon of unrighteousness.

Indeed, God has blessed many believers with wealth. It is the responsibility of those believers who are wealthy to develop a proper attitude toward their wealth—not to trust in their wealth, not to let their wealth become a substitute for trusting in God’s provision for needs—but to trust the Lord. There is nothing sinful in wealth itself, but, by itself, it is not a sign of divine favor. Indeed, it is the poor man in Abraham’s bosom, not the rich man.

IV. THE STORY OF THE RICH YOUNG RULER

Jesus used another example to teach the proper attitude toward the

mammon of unrighteousness. In the story of the Rich Young Ruler, Yeshua instructed him concerning the true source of eternal life. This story is found in Matthew 19:16-22; Mark 10:17-31; and Luke 18:18-30. In the Mark account, chapter 10:17 we read: *And as he was going forth into the way, there ran one to him, and kneeled to him, and asked him, Good Teacher, what shall I do that I may inherit eternal life?*

As Jesus came to another town, suddenly a rich young ruler, meaning he was the ruler of a local synagogue, ran to Yeshua. His running shows a sense of urgency. He knelt before Jesus, showing a posture of respect, and addressed Him. The fact that this man was rich meant that, according to Pharisaism, he had eternal life. However, it is obvious that this wealthy young ruler did not feel satisfied with that teaching. Although he had been taught that the very presence of his wealth was evidence that he had eternal life, he did not feel that he really had it. He came to Yeshua and said, “Good Teacher, what shall I do that I may inherit eternal life?”

Jesus responded to him by asking a question of His own in verse 18: *And Jesus said unto him, Why call you me good? none is good save one, even God.* Critics of the New Testament and those cults that teach that Yeshua was not God, will often turn to Mark 10:18 to show that Jesus never claimed to be God. However, they are missing the point of the passage. A common rabbinic title for God was “the Good One.” Jesus had been claiming to be the Messiah, the Son of God, thereby claiming to be intrinsically good.

Yeshua was asking the ruler a question. If the ruler had answered, “I am calling you good because you are God,” then he would have answered his own question, “How does one receive eternal life?” One receives eternal life by owning Jesus as God.

But the ruler did not answer the question of Yeshua, instead he remained silent. And because the ruler failed to answer the question, Jesus proceeded to turn the man to the Law, as verse 19 states: *You know the commandments, Do not kill, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.*

Since the man would not, at that point, own Yeshua as God, Jesus then turned him to the Mosaic Law and quoted some of the Ten Commandments. But Yeshua was selective as to which of these Ten Commandments he chose to quote. He quoted only those commandments which concerned a man’s relationship to other men.

Concerning these commandments the ruler said in verse 20: *And he said unto him, Teacher, all these things have I observed from my youth.*

Insofar as the commandments which dealt with human relationships were concerned, the man said that he had kept those commandments very well.

But then, according to Matthew 19:20, he said, “... *what lack I yet?*”

He still felt there was something lacking. What was lacking was the other set of commandments—the commandments that concerned a man’s relationship to God.

So Mark 10:21 states: *And Jesus looking upon him loved him, and said unto him, One thing you lack: go, sell whatsoever you have, and give to the poor, and you shall have treasure in heaven: and come, follow me.*

At this point, we come to the root of the problem of this rich young ruler. The reason he did not have eternal life was because he was unable to keep the commandments that controlled a man’s relationship to God. The one thing that kept him from trusting God for his salvation was his wealth. Because he had been brought up to believe that wealth was a sign of divine favor, he was trusting his wealth rather than God. And because he was trusting his wealth rather than God, he failed to keep the commandments that controlled a man’s relationship to God. Jesus said he had to remove the one thing that was a stumbling-block to him. That one thing, which was keeping him from trusting God, was his wealth.

The principle being taught here is not that every rich man must dispense of his wealth to be saved, this would mean that salvation is by works. The principle being taught here is that you must not trust your wealth as a sign of divine favor. If you are trusting your wealth as a sign of divine favor—if that is the object of your trust—then that wealth must be disposed of so that you can learn to trust God, and God alone.

This was something the rich man could not do and walked away sadly, as verse 22 states: *But his countenance fell at the saying, and he went away sorrowful: for he was one that had great possessions.*

Yeshua responded in verses 23-24: *And Jesus looked round about, and said unto his disciples, How hardly shall they that have riches enter into the kingdom of God! And the disciples were amazed at his words. But Jesus answers again, and said unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!*

Again, Pharisaism taught that wealth was a sign of divine favor. Unfortunately, people who are following the teaching of positive confession are also teaching that wealth is a sign of divine favor. As a result, wealthy men trusted their riches as a sign of already having eternal life. The problem was not their wealth; the problem was their trust in that wealth, because trusting their wealth, as a sign of divine favor, kept them from trusting God.

Then in verse 25, Yeshua said:

It is easier for a camel to go through a needle’s eye, than for a rich man to enter into the kingdom of God.

Matthew and Mark both use the Greek word that means a “sewing

needle.” Luke, however, uses a different Greek word which means a “surgeon’s needle,” reflecting his own medical background. But all the Gospels point out that the disciples were astonished at what Jesus said, because it went contrary to the common teachings of that day.

In Matthew’s account, chapter 19:25 points out: *And when the disciples heard it, they were astonished exceedingly, saying, Who then can be saved?*

The disciples said, “If the rich can not make it, what chance do we have?”

But Yeshua responded in verse 26: *And Jesus looking upon them said to them, With men this is impossible; but with God all things are possible.*

What may be impossible with men and what may be the teachings of men are not necessarily the teachings of Yeshua the Messiah, the teachings of God the Father, or the teachings of the Holy Spirit.

Yeshua pointed out that God could save in any situation whether a man is poor or rich, because that which will save any man is trusting the Lord Jesus the Messiah for their salvation. To trust the Messiah for salvation is to personally believe that Jesus died for our sins; that He was buried; and that He rose again on the third day. If we believe this and accept it, whether we are rich or poor, this is how we have eternal life.

CONCLUSION

In conclusion, there are three lessons to be learned about the proper attitude toward the mammon of unrighteousness.

First, we must trust only Yeshua the Messiah for our salvation.

Secondly, we must never assume that wealth is a sign of divine favor. Let us be content with that which God has provided for us, whether it be wealth or lack of it. Let us rejoice in the fact that God has promised to fulfill our needs and leave our wants with Him alone.

Thirdly, whatever our economic state may be, we should be preparing for the future. There should be a balance between putting money away and giving money away for the Lord’s work. This is a balance of security and trust. Some people who claim to trust the Lord are really only tempting Him. The believer, more than any other, should be exemplified by the use of sound business principles.✠

NOTES

IF YOU ENJOYED THIS BIBLE STUDY, DR. FRUCHTENBAUM RECOMMENDS:

MBS009, 016, 020, 028, 031, 032, 035, 036, 040, 043, 044, 049, 056, 060, 061, 069, 070, 075, 076, 094, 099, 127, 134, 183, 185.

