SMITH FOR CHRIST PUBLISHING · BEREAN DASHBOARD STUDY

Luke 16

You Cannot Serve God and Wealth — O·I·A, integrated with the Deep Dive

OBSERVATION · INTERPRETATION · APPLICATION · 2026-11-10 · NASB 1995

"Seeking God diligently — examining the Scriptures daily to see whether these things were so." — Acts 17:11

CHAPTER THEME

Everything I have belongs to God, and I am only managing it for a while. How I handle money shows which master I serve — and the rich man's story tells me how long the consequences last.

00 The Text

LUKE 16 (NASB95), MARKED

HOW THIS STUDY IS MARKED — God — His character & actions · Command / instruction · Key repeated word · Sin / warning · Promise / blessing · Time / place / contrast

1 Now He was also saying to the disciples, "There was a rich man who had a manager, and this manager was reported to him as squandering his possessions.

2 "And he called him and said to him, 'What is this I hear about you? Give an accounting of your management, for you can no longer be manager.'

3 "The manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig; I am ashamed to beg.

4 'I know what I shall do, so that when I am removed from the management people will welcome me into their homes.'

5 "And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?'

6 "And he said, 'A hundred measures of oil.' And 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?' And he said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'

8 "And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.

9 "And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings.

10 "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much.

11 "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?

12 "And if you have not been faithful in the use of that which is another's, who will give you that which is your own?

13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other.
You cannot serve God and wealth."

14 Now the Pharisees, who were lovers of money, were listening to all these things and were scoffing at Him.

15 And He said to them, "You are those who justify yourselves in the sight of men, but God knows your

hearts; for ⚠ that which is highly esteemed among men is detestable in the sight of God.

16 "The Law and ↻ the Prophets were proclaimed until John; since that time △ the gospel of the kingdom of God has been preached, and everyone is forcing his way into it.

17 "But it is easier for heaven and earth to pass away than for △ one stroke of a letter of the Law to fail.

18 "Everyone who divorces his wife and marries another ⚠ commits adultery, and he who marries one who is divorced from a husband ⚠ commits adultery.

19 "Now there was a rich man, and he habitually dressed in purple and fine linen, joyously living in splendor every day.

20 "And ◷ a poor man named Lazarus was laid at his gate, covered with sores,

21 and longing to be fed with the crumbs which were falling from the rich man's table; besides, even the dogs were coming and licking his sores.

22 "Now the poor man died and ☆ was carried away by the angels to Abraham's bosom; and the rich man also died and was buried.

23 "⚠ In Hades he lifted up his eyes, being in torment, and saw ↻ Abraham far away and ↻ Lazarus in his bosom.

24 "And he cried out and said, 'Father ↻ Abraham, have mercy on me, and send ↻ Lazarus so that he may dip the tip of his finger in water and cool off my tongue, for ⚠ I am in agony in this flame.'

25 "But ↻ Abraham said, '◷ Child, remember that during your life you received your good things, and likewise ↻ Lazarus bad things; but ☆ now he is being comforted here, and you are in agony.

26 'And besides all this, between us and you there is ◷ a great chasm fixed, so that those who wish to come over from here to you will not be able, and that none may cross over from there to us.'

27 "And he said, 'Then I beg you, father, that you send him to my father's house—

28 for I have five brothers—in order that ▤ he may warn them, so that they will not also come to this place of torment.'

29 "But ↻ Abraham said, 'They have Moses and ↻ the Prophets; ▤ let them hear them.'

30 "But he said, 'No, father ↻ Abraham, but if someone goes to them from the dead, they will repent!'

31 "But he said to him, 'If they do not listen to Moses and ↻ the Prophets, ⚠ they will not be persuaded even if someone rises from the dead.'"

Marked in the text

- **v1** "squandering his possessions" — Sin / warning
- **v2** "Give an accounting of your management" — Command / instruction
- **v2** "you can no longer be manager" — Time / place / contrast
- **v4** "people will welcome me into their homes" — Time / place / contrast
- **v8** "because he had acted shrewdly" — Time / place / contrast
- **v8** "the sons of this age are more shrewd in relation to their own kind than the sons of light" — Sin / warning
- **v9** "make friends for yourselves by means of the wealth of unrighteousness" — Command / instruction
- **v9** "they will receive you into the eternal dwellings" — Promise / blessing
- **v11** "who will entrust the true riches to you" — Promise / blessing
- **v13** "No servant can serve two masters" — Command / instruction
- **v13** "You cannot serve God and wealth" — Command / instruction
- **v14** "who were lovers of money" — Sin / warning
- **v14** "were scoffing at Him" — Sin / warning
- **v15** "God knows your hearts" — God — His character & actions
- **v15** "that which is highly esteemed among men is detestable in the sight of God" — Sin / warning
- **v16** "the gospel of the kingdom of God has been preached" — God — His character & actions
- **v17** "one stroke of a letter of the Law to fail" — God — His character & actions
- **v18** "commits adultery" — Sin / warning (every occurrence)
- **v20** "a poor man named Lazarus was laid at his gate" — Time / place / contrast
- **v22** "was carried away by the angels to Abraham's bosom" — Promise / blessing
- **v23** "In Hades he lifted up his eyes, being in torment" — Sin / warning

- **v24** “I am in agony in this flame” — Sin / warning
- **v25** “Child, remember” — Time / place / contrast
- **v25** “now he is being comforted here” — Promise / blessing
- **v26** “a great chasm fixed” — Time / place / contrast
- **v28** “he may warn them” — Command / instruction
- **v29** “let them hear them” — Command / instruction
- **v31** “they will not be persuaded even if someone rises from the dead” — Sin / warning
- **v10** “faithful” — Key repeated word (every occurrence)
- **v16** “the Prophets” — Key repeated word (every occurrence)
- **v29** “the prophets” — Key repeated word (every occurrence)
- **v20** “Lazarus” — Key repeated word (every occurrence)
- **v22** “Abraham” — Key repeated word (every occurrence)

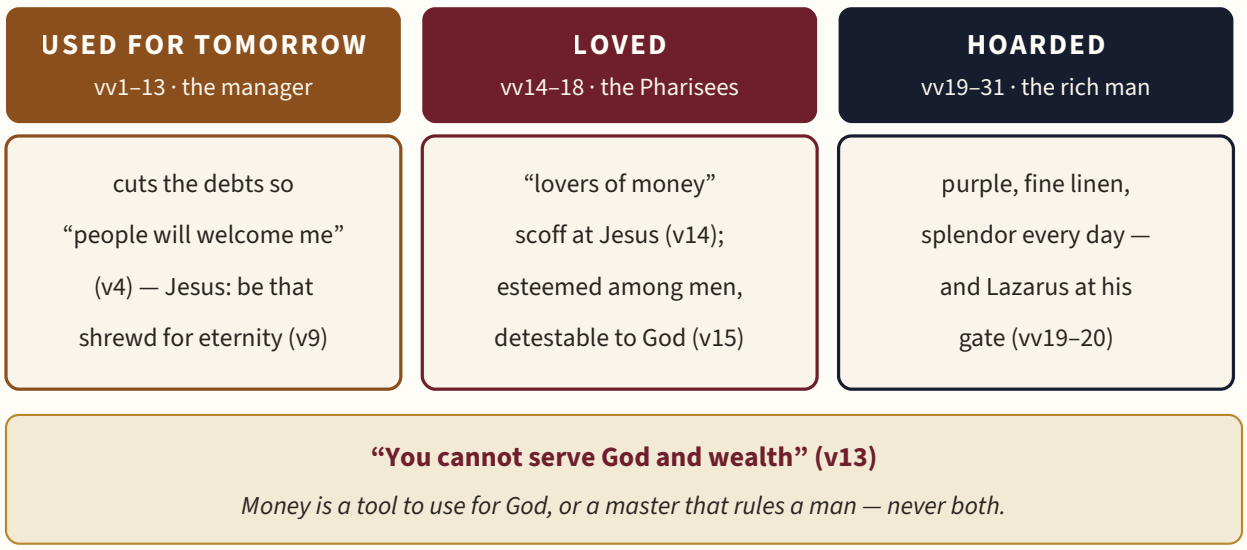
01 Observation

WHAT DOES THE TEXT SAY?

KEY VERSE · LUKE 16:15

"And He said to them, "You are those who justify yourselves in the sight of men, but △God knows your hearts; for ⚠that which is highly esteemed among men is detestable in the sight of God."

FIGURE · THREE MEN AND THEIR MONEY



Read left to right: the chapter shows money used for the future, money loved, and money hoarded — and verse 13 says which master each man served.

Setting. The same audience as Luke 15 — Jesus speaks "to the disciples" (v1) while the Pharisees, "lovers of money," listen and scoff (v14). The chapter moves from a manager's office (vv1–13) to the Pharisees' sneer (vv14–18) to a rich man's gate and the world beyond death (vv19–31).

Structure:

- vv1–8 — **the shrewd manager:** reported for squandering (v1); "Give an accounting" (v2); "I am not strong enough to dig; I am ashamed to beg" (v3); "I know what I shall do" (v4); oil 100 → 50, wheat 100 → 80 (vv5–7); the master praises his shrewdness; sons of this age vs. sons of light (v8).
- vv9–13 — **faithful with wealth:** make friends by means of the wealth of unrighteousness — eternal dwellings (v9); faithful in a very little thing (v10); true riches, what is your own (vv11–12); no servant can serve two masters (v13).

- vv14–18 — **the Pharisees and the Law:** lovers of money scoffing (v14); justify yourselves before men, God knows your hearts (v15); the Law and the Prophets until John; the gospel of the kingdom (v16); not one stroke of the Law will fail (v17); divorce and adultery (v18).
- vv19–26 — **the rich man and Lazarus:** purple and fine linen; a poor man at the gate, sores, dogs (vv19–21); Lazarus carried by angels to Abraham's bosom; the rich man buried (v22); Hades, torment, "have mercy on me" (vv23–24); "Child, remember" (v25); a great chasm fixed (v26).
- vv27–31 — **the five brothers:** send Lazarus to warn them (vv27–28); "They have Moses and the Prophets" (v29); "if someone goes to them from the dead, they will repent!" (v30); "they will not be persuaded even if someone rises from the dead" (v31).

Repeated words, with counts:

- "manager / management" ×8 — vv1 (×2), 2 (×2), 3 (×2), 4, 8.
- "Abraham" ×6 — vv22, 23, 24, 25, 29, 30.
- "rich / riches" ×5 — vv1, 11, 19, 21, 22; "wealth" ×3 — vv9, 11, 13.
- "master(s)" ×5 — vv3, 5 (×2), 8, 13.
- "unrighteous / unrighteousness" ×5 — vv8, 9, 10 (×2), 11.
- "owe / bill / debtors" ×5 — vv5 (×2), 6, 7 (×2).
- "faithful" ×4 — vv10 (×2), 11, 12.
- "Lazarus" ×4 — vv20, 23, 24, 25; "father" ×4 — vv24, 27 (×2), 30.
- "torment / agony" ×4 — vv23, 24, 25, 28; "dead / died" ×4 — vv22 (×2), 30, 31.
- "Moses and the Prophets / the Law and the Prophets" ×3 — vv16, 29, 31; "Law" ×2 — vv16, 17.
- "serve / servant" ×3 — v13 (×3); "receive / welcome" ×3 — vv4, 9, 25.
- "shrewd / shrewdly" ×2 — v8 (×2); "commits adultery" ×2 — v18 (×2); "sight" ×2 — v15 (×2).

Contrasts: Squandering ⟷ shrewd (vv1, 8). Sons of this age ⟷ sons of light (v8). A very little thing ⟷ much; unrighteous wealth ⟷ true riches; another's ⟷ your own (vv10–12). Hate ⟷ love; devoted ⟷ despise; God ⟷ wealth (v13). In the sight of men ⟷ in the sight of God (v15). Heaven and earth passing ⟷ the Law not failing (v17). Purple and fine linen ⟷ sores; the table ⟷ the gate (vv19–21). Carried by angels ⟷ buried (v22). Good things ⟷ bad things; comforted ⟷ agony (v25). Here ⟷ there, with a chasm between (v26). Moses and the Prophets ⟷ someone from the dead (vv29–31).

Shape of the chapter: two stories that each begin "There was a rich man" (vv1, 19), with the Pharisees' sneer in between. The first rich man's manager plans ahead; the second rich man never does. The chapter ends at the edge of the grave with the question of whether we will listen to God's Word.

Chapter theme (my words): Money is a little thing God lends me to manage for eternity. Use it shrewdly for His kingdom, because I cannot serve it and God at the same time, and the choices I make with it now will be fixed forever.

02 Interpretation

WHAT DOES THE TEXT MEAN?

KEY VERSE · LUKE 16:31

"But he said to him, 'If they do not listen to Moses and the Prophets, ⚠ they will not be persuaded even if someone rises from the dead.'"

FIGURE · THE GREAT REVERSAL

THE GREAT REVERSAL · LUKE 16:19–26

	THE RICH MAN	LAZARUS
IN LIFE	purple and fine linen, splendor every day (v19)	laid at his gate, sores, dogs licking them (vv20–21)
AT DEATH	"died and was buried" (v22)	"carried away by the angels" (v22)
AFTER DEATH	Hades, torment, "agony in this flame" (vv23–24)	Abraham's bosom, "being comforted here" (v25)

"a great chasm fixed" (v26)

"during your life you received your good things, and likewise Lazarus bad things; but now he is being comforted here, and you are in agony" (v25)

Read down each column: what the two men had in life is turned upside down after death, and the dark bar marks the chasm no one can cross.

Why does Jesus praise a dishonest man? He doesn't praise the dishonesty. Sproul: "He did not praise the steward for his dishonesty." Henry: the master commended him "not … because he had done falsely to his master, but because he had done wisely for himself." Guzik: "God sometimes uses evil things that are familiar to us to illustrate a particular point." The point is foresight — seeing the end and acting now.

What did the manager actually do? Teachers differ on the details. Sproul suggests he removed hidden interest charges; others think he cut his own commission, or simply cheated his master further. Either way, he used what was in his hands to make friends before he lost it. Luke ties him to the prodigal with the same verb, "squandering" (15:13; 16:1).

What does "make friends … by means of the wealth of unrighteousness" mean (v9)? Use money — which belongs to a passing, fallen world — for people and for God's kingdom, so that when it "fails" (at death) there are friends to welcome you in eternity. Henry: "death shuts up the shop, seals up the hand." This is not buying salvation. Sproul: "You can give all the money you have to the church, but it will not get you into heaven." "Only Christ in His poverty can get you into heaven."

Why is money called "a very little thing" and "another's" (vv10–12)? Because it is small next to the true riches, and because it belongs to God. Sproul: "We do not own it; He does." Faithfulness with the small and borrowed thing shows whether God can trust me with the great and lasting thing (Guzik, quoting Meyer).

What is verse 16 saying? The Law and the Prophets ran up to John; since then the kingdom has been preached. "Everyone is forcing his way into it" is hard. Sproul takes it as eager pressing — "The kingdom of God has never been a casual affair." Guzik notes the revolutionaries who tried to force the kingdom by violence. I take it as Sproul does, and I hold verse 17 with both men: the Law is not cancelled — not one stroke will fail (Henry: it is "explained and enforced by the gospel").

Why does divorce show up here (v18)? As one example of the Pharisees justifying themselves before men (v15) while emptying God's Law. Sproul shows how their loose rules on divorce undermined the Law; Guzik reads the verse as God's ideal for marriage while recognizing the exceptions Scripture gives elsewhere (Matt 19:9; 1 Cor 7:15).

Is the rich man and Lazarus a parable? Guzik thinks not — "in no other parable did Jesus actually name an individual" — and calls it "an actual case history." Many others read it as a parable. Either way, Jesus does not tell stories that misrepresent eternity; the realities are true: conscious existence after death, comfort or torment, and a fixed chasm.

What is Hades, and what is Abraham's bosom? Hades is the realm of the dead (Hebrew *Sheol*). Guzik: "Hades is technically not hell, or what is also known as the Lake of Fire." At the final judgment death and Hades give up their dead and are thrown into the lake of fire (Rev 20:13–14). Abraham's bosom is the place of honor and comfort beside Abraham. For a believer now, to be absent from the body is to be "at home with the Lord" (2 Cor 5:8).

Why was the rich man condemned? Not for being rich (Sproul: "This was not a judgment against wealth"). Henry: "his providing only for himself." He stepped over Lazarus every day. And Abraham's answer shows the root: he had not listened to Moses and the Prophets (vv29–31).

Why won't a resurrection persuade them (v31)? Because unbelief is a matter of the will, not a shortage of evidence. Guzik quotes Spurgeon: "Infidelity would still cry for something more." Jesus raised a man named Lazarus, and the chief priests planned to kill him too (John 12:10–11). Christ rose, and many still refuse (Sproul).

Word study (Greek):

- **manager — *oikonomos* (G3623):** a house-manager who runs another man's estate (vv1, 3, 8).
- **squandering — *diaskorpizō* (G1287):** to scatter, waste; same verb as 15:13.
- **shrewdly — *phronimōs* (G5430):** with practical foresight; only here.
- **wealth — *mamōnas* (G3126):** Aramaic "mammon," wealth as a rival master (vv9, 11, 13).
- **faithful — *pistos* (G4103):** trustworthy; ×4 in vv10–12.
- **lovers of money — *philargyroi* (G5366):** fond of silver (v14).
- **scoffing — *ekmyktērizō* (G1592):** to turn up the nose; only here and 23:35.

- **detestable — *bdelygma* (G946):** an abomination to God (v15).
- **forcing his way — *biazō* (G971):** to press or use force (v16).
- **stroke — *keraia* (G2762):** the tiny hook of a Hebrew letter (v17).
- **Hades — *hadēs* (G86):** the realm of the dead; **torment — *basanos* (G931).**
- **bosom — *kolpos* (G2859):** the place of honor at a meal (vv22–23).
- **chasm — *chasma* (G5490):** a gulf, fixed for good; only here.
- **warn — *diamartyromai* (G1263):** to testify solemnly (v28).

Key insights to carry (from the Deep Dive):

1. **Same verb, two wasters** — *diaskorpizō* (15:13; 16:1).
2. **Praised for foresight, not fraud** (Henry, Sproul).
3. **Everyone is a manager** — "We do not own it; He does" (Sproul).
4. **Money is a little thing** — and it belongs to another (vv10–12).
5. **Mammon wants to be a master** — "you cannot" (v13).
6. **They turned up their noses** — the same sneer as at the cross (23:35).
7. **God sees what men applaud** (v15; Guzik).
8. **A beggar with a name** — Lazarus, "God has helped."
9. **A crumb and a drop** (Henry).
10. **Scripture is enough** (v31).

Cross-references: Dan 9:27; 12:2; Matt 5:17–18; 6:19–21, 24; 7:24; 19:9; 24:15; Luke 1:53; 6:20, 24; 12:15–21, 33–34, 42; 15:13; 19:8; 23:35; 24:25–27, 44; John 1:18; 11:43–44; 12:10–11; Acts 2:40; 20:21; 1 Cor 4:1; 7:15; 2 Cor 5:8, 10; 8:9; James 2:5; Rev 20:13–14.

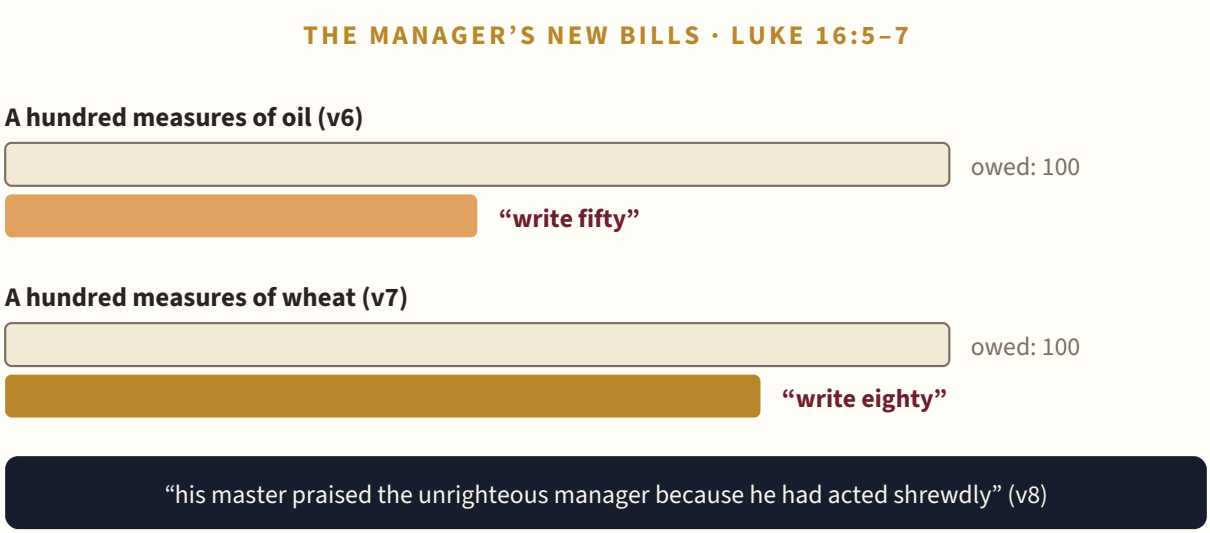
03 Application

HOW DOES IT CHANGE ME?

KEY VERSE · LUKE 16:9

"And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings."

FIGURE · THE MANAGER'S NEW BILLS



Compare the bars: the manager halves one debt and cuts another by a fifth, buying friends with his master's accounts before he loses the job.

Truth to face — I am a manager, not an owner. My paycheck, my house, my truck, my time, my body — none of it is mine. Sproul: "We do not own it; He does." One day I will hear, "Give an accounting of your management." I would rather give that account to myself now, honestly, than be surprised then (Spurgeon: "Judge yourselves, that you be not judged!").

Command to obey — be faithful in a very little thing. Small money, small promises, small jobs nobody sees. Many of the men I walk with lost everything through little unfaithfulness that grew. This week I will keep one small promise I have been putting off, pay one small debt, and give one gift nobody will know about.

Sin to confess — trying to serve two masters. I say God is first, but my worry, my envy and my bank statement tell the truth about who I am serving. I confess the love of money — and I remember that you don't have to be rich to love it (Guzik). "You cannot serve God and wealth."

Example to avoid — the man who stepped over Lazarus. The rich man never hit Lazarus; he just never saw him. Henry: "his providing only for himself." I will look this week at who is lying at my gate — the man at the light, the inmate with no visitors, the neighbor who is alone — and do something with my hands and my money.

Promise to trust — the true riches, and a Savior who rose. God promises "the true riches" to the faithful (v11) and "eternal dwellings" (v9). And I have more than Moses and the Prophets — I have the One who rose from the dead. I don't need a sign; I need to listen to the Word I already have.

Questions for the table (from the Deep Dive):

1. The manager knew his job was ending and planned for it. If I knew my stewardship would end this year, what would I do differently with my money and time? (16:1–4; 2 Cor 5:10) *Give an account of your stewardship, for you may no longer be steward (Spurgeon).*
2. Jesus says the sons of this age are more shrewd than the sons of light. Where do I put more planning into my career, hobby or habit than into eternity? (16:8–9) *We are usually just the opposite of that in our actions as Christians (Sproul).*
3. How faithful am I in "a very little thing" — small amounts of money, small promises, small jobs nobody sees? (16:10–12) *Faithful in little, faithful in much.*
4. Jesus said "you cannot" serve God and wealth. What signs in my spending, worry or envy show which master I am really serving? (16:13–15; Matt 6:24) *We do not own it; He does (Sproul).*
5. Who is lying at my "gate" — the person I step around every day without seeing? (16:19–21; 1 John 3:17) *The sin of this rich man was … his providing only for himself (Henry).*
6. The rich man wanted a miracle for his brothers; Abraham said they had the Scriptures. Who in my family needs me to point him to God's Word while there is still time? (16:27–31; Luke 24:27) *If you cry for mercy … after you are dead, it is too late (Sproul).*

Worship. God owns everything and lends it to me. He knows my heart when men only see my outside. His Word will not fail by one stroke. He gives the true riches to the faithful, comforts the poor man who trusts Him, and has given me Moses, the Prophets — and His Son, who was rich and became poor for my sake, and rose from the dead.

Prayer. Lord, everything I have is Yours. Forgive me for serving money and calling it providing. Make me faithful in little things, shrewd for eternity, and open-handed toward the Lazarus at my gate. Open my ears to Moses and the Prophets, and to Jesus who rose, while there is still time — for me and for my brothers. In Jesus' name, Amen.

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