

CONGREGATIONAL'S NOTES

Family Life Community Church, 1111 H St. Union City CA 94587 9/13/2026

The Master of Your Heart

Can They Trust You

Luke 16 10- 13

Main truth Trust grows through faithfulness in small responsibilities, faithful care of what God entrusts to us, and an undivided heart surrendered to Christ.

Key question Can my family, friends, church, and workplace depend on me?

Luke 16:10–13 comes immediately after the parable of the dishonest manager. The manager handled property that belonged to his master. When his dishonesty was exposed, he was called to give an account. Jesus did not praise the man's dishonesty. He used the manager's urgent planning to teach His disciples to handle temporary resources with eternity in view. Then, in verses 10–13, Jesus explains the character required of every steward.

A steward manages something that belongs to another person. That means our money, time, abilities, opportunities, relationships, authority, and influence are not finally ours. God has placed them in our hands for a season, and we will answer to Him for the way we use them.

Transition

In these four verses, Jesus takes us through three levels of trustworthiness. He begins with the small things, moves to what has been entrusted to us, and ends

with the master who rules our hearts.

Point 1 Be Faithful in Small Things

Luke 16 10

**“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.” —
Luke 16:10**

Jesus begins with a contrast between very little and much. The Greek word translated very little is elachistos. It refers to what is least or smallest. The word translated faithful is pistos. It means faithful, trustworthy, or dependable. Jesus is saying that the smallest responsibility can reveal whether a person is trustworthy.

Notice that Jesus does not say small things are unimportant. They may look unimportant to us, but they are important because they reveal what is inside us. The amount changes, but the heart remains the same. A dishonest heart will look for a dishonest path even when the amount is small. A faithful heart will honor God even when no reward, applause, or promotion is attached to the task.

We sometimes say, When I receive a greater opportunity, I will become more responsible. Jesus reverses that thinking. Faithfulness with little prepares us for greater responsibility. More responsibility does not create character. It exposes the character we have been developing.

Parents, your children do not learn your character only during major family events. They watch an ordinary Tuesday. They hear how you speak when you are tired. They notice whether you keep a small promise. They learn whether an apology is real by watching what you do after you say, I am sorry.

At work, character is more than the way we behave during an important meeting. It is seen in the way we treat the person who cannot promote us. It is seen in whether we work honestly when supervision is absent. In friendship, it is seen when someone tells us something private. Do we protect that confidence, or do we turn it into a story for someone else?

God is not searching for people who never fail. He is forming people who tell the truth, repent when they sin, repair what they have damaged, and keep growing in obedience. A trustworthy person does not hide failure behind a good image. A trustworthy person brings failure into the light and takes the next faithful step.

So ask yourself: What small responsibility is revealing something important about my character? Is it arriving when I said I would arrive? Returning what I borrowed? Answering a message I promised to answer? Completing a task without being chased? Speaking kindly at home after a difficult day?

The first lesson is clear: if we want to be trusted in much, we must practice faithfulness in little.

Point 2 Be Faithful with What God Entrusts

Luke 16 11 to 12

“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?” — Luke 16:11–12

Jesus now expands the lesson through two contrasts. In verse 11, He contrasts worldly wealth with true riches. In verse 12, He contrasts what belongs to another person with what may become your own. Both contrasts teach the same truth: our present resources are a test of stewardship.

The expression worldly wealth translates a phrase that includes the word mammon. Mammon means material wealth or possessions. Jesus is not saying that money is evil by itself. Money can feed a family, support the work of the gospel, help a neighbor, or meet a real need. The danger is that money easily competes for our trust. The way we use it exposes what we value, fear, and depend upon.

Jesus calls it worldly wealth because money belongs to the present age. It is temporary and can be used unjustly. True riches point beyond temporary possessions to the lasting treasure of God's kingdom: spiritual responsibility, eternal reward, and the privilege of participating in God's work. Jesus' question is direct. If we cannot be faithful with temporary wealth, why should we expect greater spiritual responsibility?

Then verse 12 reminds us that a steward handles someone else's property. The Greek word behind someone else's means that which belongs to another. This corrects our sense of ownership. We may hold the title, receive the paycheck, or make the daily decisions, but everything remains under God's authority.

Faithful stewardship asks a different question. Instead of asking, What can I get from this? we ask, How can I honor God with what He has placed in my hands? That question changes how we use money, lead people, protect relationships, serve in ministry, and spend our time.

Before asking God for more, we should examine what He has already entrusted to us. Am I caring for it? Am I using it honestly? Am I using it for His purposes? Can God and people trust me when money, authority, confidential information, or another person's welfare is involved?

The second lesson is this: trustworthy character treats every resource and relationship as a stewardship from God.

Point 3 Be Faithful to the Right Master

Luke 16 13

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” — Luke 16:13

Verse 13 is the climax of the passage. Jesus has moved from little things, to money and stewardship, and now to worship. The deepest issue is no longer management. It is mastery. Our habits reveal our character, our use of resources reveals our values, and both finally reveal whom we serve.

The verb translated serve comes from *diakoneo*. It describes the service of a slave under a master. The word master is *kyrios*, meaning lord or one who possesses authority. Jesus is not describing two part-time employers. He is describing two masters who both claim final ownership and obedience. Such divided service cannot last.

The language of hate and love expresses decisive loyalty. One master will receive our devotion, and the other will be treated as less important. Jesus identifies the rival master as money, or mammon. Money becomes a master when it determines our worth, controls our choices, promises our security, or makes us disobey God.

This is why the question Can people depend on me cannot be answered only by learning better habits. We must ask a deeper question: Who rules my heart? A divided heart wants God and control, God and approval, God and success, God and money, or God and my own way. Eventually, the rival master will shape our decisions and damage the people who trusted us.

The answer is not simply to try harder. We need a faithful Savior. Jesus is perfectly faithful. He obeyed the Father, kept every promise, carried our sin to the cross, and rose again. We do not become trustworthy so that Jesus will accept us. We trust Jesus, receive His grace, and then He changes us into people who increasingly reflect His faithfulness.

When our hearts have been divided, Christ calls us back to Himself. When we have broken trust, His grace leads us to repentance. Repentance includes confession, a sincere apology, restitution when possible, and a changed pattern of life. Grace does not excuse unfaithfulness. Grace gives us power to leave it.

You may not be perfect,

- but you can become dependable.
- You can tell the truth.
- You can keep your word.
- You can admit when you are wrong.
- You can place money under God's authority.
- You can surrender the secret part of your life to Christ.
- Trust grows when people see humility, honesty, and consistent obedience over time.

The third lesson is the foundation of the other two: lasting faithfulness flows from an undivided heart that belongs to Jesus.

Conclusion

Jesus has led us through a clear progression. Be faithful in small things. Be faithful with what God has entrusted to you. Be faithful to the right Master. Small things reveal our character. Stewardship tests our character. The master of our heart shapes our character.

Now let us make the question personal.

- Parents, can your children trust your word?
- Husbands and wives, can your spouse trust you when nobody else is watching?
- Employers, can your workers trust you to treat them fairly?
- Employees, can your employer trust your work when supervision is absent?
- Friends, can people trust you with their pain and vulnerability?
- Followers of Jesus, can God trust us to care for what He has already placed in our hands?

Do not begin by asking God for a larger platform, more authority, more money, or a greater opportunity. Begin with this prayer: Lord, show me what faithfulness looks like with what You have already given me.

Perhaps the Holy Spirit is pointing to one small promise you need to keep. Perhaps you need to confess dishonesty, return something, change a financial habit, apologize to someone, or surrender a hidden ambition. Do not ignore that small step. It may be the place where God is forming your character.

And if the real issue is that money, approval, control, or success has become your master, bring your heart back to Jesus today. He does not call you merely to improve your image. He calls you to surrender your allegiance. He is a good and faithful Master, and His grace can rebuild what sin has damaged.

Your example may gain people's attention, but your character determines whether your influence deserves their trust. By the grace of Christ, let us become people who are faithful in little, faithful with what is entrusted, and faithful to the one true Master.

Closing Prayer

Lord Jesus, You are perfectly faithful. Search our hearts and show us where our loyalty has been divided. Forgive us for the small compromises, careless stewardship, and broken promises that have hurt others and dishonored You. Teach us to be faithful with every responsibility, relationship, resource, and opportunity You place in our hands. Give us courage to confess our failures, repair what we can, and walk in a new pattern of obedience. Rule our hearts as our one true Master. Let Your faithfulness be seen in the way we live. In Your name we pray. Amen.

Benediction

As you go, remember the steadfast faithfulness of God. Be faithful in the small things. Care well for every relationship, resource, and opportunity He has entrusted to you. Surrender your whole heart to Christ, and allow His grace to form you into a person of integrity and trust. Go in peace to love and serve the Lord. Amen.