

Title: Money Matters
Date: June 16, 2024
Subject: Christians are to use money as a tool to prepare for eternity.
Scripture: Luke 16:1 - 15

“What would you do for \$10,000?” That was the question Chicago radio station WKQX asked its listeners. Two guys dressed as tomatoes and cruised down the Chicago River in a boat made to look like a taco shell. Another guy led 101 people in patriotic songs...but only after he'd buried them in sand at a beach.

The winner was Jay Gwaltney, a college sophomore. He dressed in a tuxedo, sat at a table in Chicago's Merchandise Mart, with a formal setting of China, sterling silver, candles and a rose vase, where he dined on... an 11-foot birch sapling. Afterwards he remarked, "It was tall, and it looked big, but it was really skinny, so I knew it wouldn't be too hard to eat. It took three days, but I ate all of it - branches, leaves, roots, everything. It was bitter - really terrible." It took 17 hours over those three days. His only condiment was French dressing. (The Kokomo Tribune, July 17, 1980, P. 27; Campus Life, December 1980, p. 19)

What would you do for a large amount of money? We might be able to come up with some creative ideas. A more important question would be: “what do we do with the money we have?”

Jesus taught about money matters, a lot, and told several parables on the topic because money matters.

Read Luke 16:1-15.

I. Money should be used shrewdly/wisely. 8, 9

The rich man's finance guy was caught with his hand in the cookie jar. Jesus leaves it to the imagination of how the guy spent the funds he'd siphoned from his boss' account – lavish parties, racing camels, extended vacation to the Dead Sea, pay off gambling debts or build an exquisite mansion. Somehow, he'd wasted his master's money. He didn't deny the allegation when he was called on the carpet and told “You're fired!”

The guy was at a loss as to what to do. “I don't have the strength to do manual labor. I'm too ashamed to beg.” Then the light bulb went off...a way to guarantee a welcome in other places. He struck deals with his master's debtors cutting their debts by 20 to 50%. He may have cheated the boss out of money he was owed.

Or he brought the debts into line where they should have been before the boss, more likely the manager acting on behalf of the rich man, had inflated the amounts to circumvent the Mosaic Law which prevented charging fellow Jews interest. All parties would have a sense of satisfaction with the rich guy getting his money and the debtors not having to pay so much. Likely it's the second alternative as the master commended the dishonest manager because he had acted shrewdly...unless the whole group was underhanded.

If a person were to stop after the commendation in v. 8, they may be tempted to think the point of the story is cleverness and dishonesty are effective ways to handle money. Cleverness is better than honesty.

Jesus doesn't put a stamp of approval on the manager's actions. He used the story as a negative example about prepping for the future. Jesus continues in v. 8 to say the people of this world system figure out how to

work the system to build their wealth and comfort in this life, though sometimes they use methods that aren't above board. In contrast, people of the light, those who are followers of the Lord, don't understand how to orchestrate their lives in a spiritually wise manner. Christians are to be shrewd - resourceful, clever, ingenious and forward-looking in our approach to caring for our souls and building the kingdom of God.

The first thing Christians need to understand is we're in the position of managers/stewards. The Master of the universe entrusted to us the supervision of his property, finances and all matters of concern to him.

There are various interpretations of v. 9 - "to gain friends for yourselves." It doesn't mean we're to use money to buy, bribe or trick people into being our friends. Most feel it refers to helping people with material and spiritual needs to make their lives better. Feeding a hungry person always has to have the underlying goal of addressing the soul's hunger. When help is given, a new friend is made.

The same verse also refers to when worldly wealth is gone. It could be when we run out of money. More likely it speaks to when we've died, and money has no meaning for us. A young man told his friend, "My uncle died a millionaire!" "He what?" "He died a millionaire." "No he didn't." "What do you mean? You didn't even know my uncle." "No, I didn't, but I know he didn't die a millionaire." "What do you mean?" "Who has the million now?" The point is nobody dies a millionaire. They leave it all behind without a cent to their name.

Jesus turns our attention to the future. The way we use our finances affects the present world and eternity. He says we are to use worldly wealth in such a manner that we'll be welcomed into eternal dwellings. There's not a hint of him suggesting that people can buy their way to heaven.

Jesus paints a picture of a heavenly receiving line. We could think of people shaking our hands, patting us on the back and giving hugs. "Because you gave, I found Christ as my Savior in Sarajevo, Bosnia through the witness of Michael and Lia Strand. Rachel Schaefer talked to me about Jesus while our children had a play date in Japan. I'd never heard about Jesus or had a Bible until Dee Gerlach told me about him at the Fond du Lac County jail. I opened my Operation Christmas shoe box and heard for the first time that God loves me. I gave my life to Jesus at Awana, youth group, VBS." Those thoughts brought tears to my eyes and caused me to pause while I was writing. Think about people who'll be in heaven because we give our finances and ourselves to share the good news. Shrewd use of money leads to eternal rewards.

The most important person to welcome us into eternal dwellings is God himself. God the Father, God the Son and God the Holy Spirit as the Triune God will say "Welcome home, my good and faithful servant." *"The Lord Himself will greet us. Oh, what joy will fill that day When with a smile of the proudest Father, He'll look at us and say, "Welcome home, children. This is the place I've prepared for you... Now that your work on earth is through... You who have fought so faithfully... Here where I am you shall always be, Forever rejoicing with Me"* (Welcome Home Children by Truth).

I don't agree with Sigmund Freud's philosophy, but he had a favorite story that fits our subject. A sailor was shipwrecked on a South Seas island. The natives found him, hoisted him on their shoulders to carry him to their village, accompanied by lots of shouting and screaming. The sailor probably thought they were cannibals. Turns out they wanted to make him king...for a year, according to their custom. Things went well

till the new king started to wonder what happened to the previous year's king. He discovered that when a king's reign ended, he was banished to a small island where he would starve to death. Being the king was beginning to sound not so good. However, the sailor was smart. Since he was king for a year, he decided to take advantage of his ability to command people. He had carpenters build boats to get to the island, farmers plant fruit trees and crops on it, stonemasons construct houses. When the sailor king's year was over, he was banished, not to a barren island, but one of abundance. He shrewdly prepared for the future.

II. Money is a faithfulness test. vv. 10-12

Some tests can be avoided. Others can be postponed. This life is a product testing facility. The money test can't be avoided or postponed. We either handle money or it will handle us. The character, obedience and spiritual maturity of a person will be determined.

Jesus lays out a general principle: a person who can be trusted with very little can be trusted with much and whoever is dishonest with very little will also be dishonest with much. Generally, in the business world, when there isn't nepotism or political maneuvering, the person who demonstrates competent ability and faithfulness is the one who will advance while the one who sluffs off and shirks his duties doesn't get very far.

Jesus applies the principle: faithfulness in small things like money leads to greater responsibility of being trusted with important things like spiritual wealth. The person who is careless about small potatoes will also be careless about ordering his life according to spiritual truth. They don't deserve to be entrusted with spiritual riches and responsibilities. Some Christians think if they had more money, they could be more faithful. Yes, a person can grow in faithfulness, but we are to be faithful now and not wait until we hit the big time.

A man said he'd love to help with a project but declined to give to give as he was trying to get to a place where he'd feel financially secure (Patrick Morley, *10 Secrets for The Man in the Mirror*, pp. 108, 109). He was worth \$5 million. I think most of us would feel financially secure with \$5 million.. \$500,000... \$50,000.

Jesus' words have been translated this way: "Upon earth you are in charge of things which are not really yours. You cannot take them with you when you die. They are only lent to you. You are only a steward over them. They cannot, in the nature of things, be permanently yours. On the other hand, in heaven you will get what is really and eternally yours. And what you get in heaven depends on how you use the things of earth. What you will be given as your very own will depend on how you use the things of which you are only a steward" (William Barclay, *The Gospel of Luke*, P. 209).

III. Money is an indicator of who is our master. V. 13

Jesus states the principle that a person can only serve one master. That should be obvious. Jordan Love can't play for the Packers and Vikings at the same time. A person can't work for two competing companies. When push comes to shove one of them will come out on top. There's no such thing as 50-50 service. The servant in the story could choose where he placed his allegiance - himself, his master or the master's debtors.

The Savior raises two choices for master - God and money. Jesus could have said, you cannot serve God and... fill in the blank with things like the devil, ourselves, country, sports, family, pleasure and everything

else.” Jesus could have put anything in there as everything else in the entire universe would be in contrast with God. In this instance he chose money since it's the focus of his teaching and is representative of the total being.

You cannot serve both God and money. It's one or the other. There's no 50-50; no Sunday, Wednesday and Friday being God's with Monday, Tuesday, Thursday and Saturday being money's. It doesn't work that way. God won't allow someone to be his part-timers. His values are different from the world system that values money. God and money are competing for the souls of men, women and children, for your soul and mine.

“Serving God can never be a part time or a spare time job. Once a man chooses to serve God, every moment of his time and every atom of his energy belongs to God” (Barclay, Luke, P. 210).

A.W. Tozer shares this insight in his book “I Talk Back to the Devil”: “Money often comes between men and God. Someone has said that you can take two small 10 cent pieces, just two dimes and shut out the view of a panoramic landscape. Go to the mountains and just hold 2 coins closely in front of your eyes - the mountains are still there, but you cannot see them at all because there is a dime shutting off the vision in each eye. It doesn't take large quantities of money to come between us and God. Just a little, placed in the wrong position will effectively obscure our view.”

The relative unimportance of money is pointed: “Money is a lousy means of keeping score. The futility of riches is stated very plainly in two places: the Bible and the income tax form” (Official Rules, P. 14).

It's good to keep in mind what money can and can't buy. The Beatles long ago told us “money can't buy me love.” Someone else noted: “Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but heaven” (The Voice in the Wilderness, quoted in Discipleship Journal, issue 53, 1989, P. 21).

IV. The choice of who we will serve is ours 14, 15

A mother was lecturing her newly married son on how he needed to be neat and tidy for his new bride. She went on and on and on and on. This continued until her husband and the young man's dad interrupted. He told his wife, “Leave him alone, dear. He's under new management.” He'd made his choice.

The religious leaders who heard Jesus made their choice. They loved money. They didn't just like money or view it as a necessity to live. They loved money, money, glorious money. Money wasn't everything, but it beat everything else combined. They couldn't get enough of it. They'd take a bath in it, if they could. They thought wealth indicated they were approved by God. It's no wonder they sneered at Jesus.

Jesus knew what they were thinking. He explained that money reveals the attitude of the heart and God can't be fooled. God knows people's hearts. He doesn't value the same thing people do.

When push comes to shove, people will serve either God or money, place their trust in one or the other, worship one or the other. Just ahead in the chapter Jesus tells the story of a rich man who put his trust in money. He didn't have time for God until it was too late, until after he'd died. In life he had received good things, but that's as far as his reward went. He would spend eternity in conscious torment.

One man (William Graham Scroggie) spoke of what our choice looks like: “There are two ways in which a Christian may view his money - “How much of **my** money shall I use for God?” Or “How much of **God's** money shall I use for myself?” It’s always God’s money though we may think it’s ours.

Godfrey Davis wrote a biography about the Duke of Wellington. “I found an old account ledger that showed how the Duke spent his money. It was a far better clue to what he thought was really important than the reading of his letters or speeches.”

The question may come to mind: how much of the money God has entrusted to us do we give to him and how much do we keep for ourselves? I’ll have two highly respected Christian leaders answer. C. S. Lewis: “I do not believe one can settle how much we ought to give. I’m afraid the only safe rule is to give more than we can spare.” Peter Marshall was a gifted preacher and chaplain of the Senate: “Give according to your income less God make your income according to your giving.”

A man who was making \$400 a week made a vow to God to give a tenth of his income to the Lord's work. He later expressed his concern to his pastor that he wouldn't be able to continue to fulfill his promise as his income had increased to \$5000 a week. It was costing him too much to keep giving at 10%. The pastor offered to pray that God would change the man's income to where it was again comfortable to give.

A tenth or tithe is a good place to start. That’s far less than what the Jews were required to give to God. When the tithe and other offerings were factored in, they were to give 25 to 30% of their income. People in the Old Testament operated under a system of Law. Since Jesus Christ we’re under grace, which points to the manner in which God has given to us. Our giving is to copy God’s. It's grace-filled because it's inspired by God. Grace is used to describe giving in 2 Corinthians 8 where Paul uses the word five times within 9 verses.

I remember a man telling me there’s something about tithing. He didn’t have much and at times had profound needs, but felt he should give the tithe to God, no matter what. He said God always came through.

Luciano Pavarotti was one of the world's great opera singers. He recalled how he became a singer. “When I was a boy, my father, a baker, introduced me to the wonders of song. He urged me to work very hard to develop my voice. A professional tenor in my hometown took me as a pupil. I also enrolled in teachers’ college. On graduating, I asked my father, “Shall I be a teacher or a singer?” He said, “Luciano, if you try to sit on two chairs, you will fall between them. For life, you must choose one chair.”

Pavarotti couldn't fully pursue a music career and teaching. Jesus said people can't serve both God and money. There are followers of Christ who would like to think they can sit in both chairs, maybe even mostly serve God, but also depend on worldly wealth. They're like the person who says, “They say it's better to be poor and happy than rich and miserable. Couldn't something be worked out, such as being moderately wealthy and just a little moody?” They don't realize the two chairs are far apart, and it's impossible to sit on both at the same time. Money is often the god of people. They seek it and what it can do for them to make their life easier, better, more enjoyable. Jesus forces us to ask ourselves: “Who is my master? God or money?”