

For Love & Money:
A tale that reveals our heart towards both
 Luke 16:1-14

Introduction: This morning we will be walking through a passage that not only deals with money, but that ultimately deals with our heart. Speaking on money is not necessarily a fun or popular topic, but it is something Jesus addressed often and thus we must wrestle with as well. Our view of, purpose in, and spending with money is a great revealer about what we truly believe about our life in Christ, both this one and the one to come. Since Jesus was already willing to call out our rebellion and self-righteousness in Luke 15, we might as well probe into our view of money.

To prime the pump and warm up our thinking, I want you to do a little daydreaming this morning. **What would you do if you secured millions of dollars this next year?** It could be through the sale of property, your blog going viral, or an unseen inheritance, but somehow you had more money than you ever had before. What would you do? Would you pay things off? Would you buy more? Upgrade? Take a trip? Buy things for people? The answer to this question will help frame our discussion from this text. As your thinking, watch this clip of **John Piper** as he explained how he thought through spending the money from the royalties of millions of books/merchandise sold.

<http://www.desiringgod.org/interviews/where-do-john-piper-s-book-royalties-go>

Notice a few observations Dr. Piper made. One, he was aware of the dangers that money poses to our heart. Two, he was also aware of what money was supposed to be used for. He was proactive in connecting all of his life Biblically to the gospel, and that had direct effect on the steps he took to use money to the glory of God.

When we talk shop about money its good to remember a few things:

1) How many other sins/struggles are attached to our dealing with money:

Greed	False security (my bank account or retirement plan is not ultimate security)		
Idolatry	Discontentment	Lack of Faith	Anxiety
Jealousy	Selfishness	Pride	Covetousness

2) How should we think about money:

We remember God owns everything (Psalm 50:10; Hag. 2:8)

God is the source of our ability to earn or obtain it (Deut. 8:17-18; 1 Tim. 6:17)

We are not to love it (1 Tim. 6:10)

Loving it can lead to a lack of trust in God (Job 31:24-28; Prov. 11:28; 1 Tim. 6:17)

Can result in ungratefulness and pride (Deut. 8:12-17)

Causes us to act foolishly (Luke 12:16-21), rob God (Mal. 3:8), and be indifferent toward others needs (1 John 3:17)

Money, like our lives in Christ, is about **stewardship** since we ourselves do not truly own anything but have been given life, resource, and talent to be used to the glory of God, which He will hold us accountable to and we will give an account someday for. So lastly, in terms of stewardship of money, we must remember:

Ownership of our money, time, possessions, and talents were transferred to God in salvation – we no longer have *ownership* but are given *stewardship*

Exalting Christ and proclaiming the gospel are supreme purposes in our lives - There are many other responsibilities that we have, but they all fall under these top priorities

We must put ourselves in a position to use our money to honor Christ – We strive to limit debt, live below means, and establish generosity as a normative reflex in our life.

The Tale: *Bad means, shrewd response*

The Quandary of Squandering

Luke 16:1-3 He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.² And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.'

³ And 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, and I am ashamed to beg.

There are a few things that jump out right away as we begin this parable. First, there is not a break between the story of the prodigal and this, so Jesus continues teaching the same crowd. Second, there is a change in the **target audience**, now directing toward the disciples rather than the Pharisees and scribes, yet they are still there. Notice the response of the Pharisees in verse 14 where Luke informs us that they were **lovers of money**, which frames this parable.

Remember, parables were set in reality, stories that did not actually happen but easily could have. These were used to inform a main point, to teach a lesson, and to hide the meaning from those who did not believe. The story begins with a **rich man** who had hired a **manager** to oversee his affairs. Not only was this owner extremely rich, but he most likely lived somewhere else, entrusting the daily/weekly operation to this man. This is similar to what property owners or moguls do today, hiring someone else to run the company while he carries on affairs elsewhere. We come onto a scene quickly where the manager is in hot water of his own doing. News had come (as it inevitably does) to the owner that the manager was **wasting or squandering** the owners wealth. This is the same word used for the younger brother in Luke 15:13, meaning he was foolish in handling the money, if not criminal. Whether this was a case of insidious intentions or rank incompetency we are not told, but the result was clear: the owner came back and **fired him**.

Now this was not a "clean out your desk and security will let you out" kind of firing. There was a little lag time. He had kept meticulous notes and files of all his business transactions, and the owner wanted all of them. This would take a bit of time to gather all the paperwork. This would give this foolish manager time to do contemplate his next step. He realized he was either too weak or too old to do manual labor, and it nothing would be as bad as begging. He had a cushy job, but with a firing on his resume, he would not have any way to make more money nor hope to get hired by anyone else. He was staring a bleak future in the eye, and he was not going to blink.

The Shrewd Solution

Luke 16:4-7 I have decided what to do, so that when I am removed from management, people may receive me into their houses.'⁵ So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?'⁶ He said, 'A hundred measures of oil.' 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?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'

That's when the light bulb came on. Literally it was an "aha" moment where it all came together. The plan was shrewd, genius, and daring. It was equal parts gutsy and crafty, one that would require fast action and all the pieces falling into place to work, but the payoff would leave him viable into the future. He brought out his ledger and went down the list of who owed money to the rich man. The first debtor

owed **100 measures of oil**, equivalent to 1000 denarii, or more than 3 years of wages for the common laborer. He cut the bill in half. The second owed **100 measures of wheat**, or equivalent to 8-10 years of labor, which he cut by **20%**. This would be like someone cutting your new care payment in half, or cutting the last 8 years of your 30 year mortgage off.

Several things were going on here. 1) It is not clear whether the manager was **taking advantage** of the owner by cutting into the interest on his investment, or whether he was cutting part of his own commission. Though the OT limited the amount of interest to charge, particularly on the poor (Ex. 22:25; Lev. 25:35-37; Deut. 15:7-8). 2) What is abundantly clear was the goal of his plan. If he could do this favor (Godfather style), there would be those who would receive him in their home later, and perhaps give him a job.

The Unexpected Commendation

Luke 16:8 The master commended the dishonest manager for his **shrewdness**. For the sons of this world are more **shrewd** in dealing with their own generation than the sons of light.

Now comes the shocking part. Jesus not only kept people on their toes, He never let them stay on balance. He challenged the conventional wisdom and traditional thinking that had drifted from its Biblical roots. The master came back to find the manager had just given the greatest blowout sale of a lifetime, slashing prices like a seedy used car salesman (differentiating from honest used car salesman). The disciples would have been thinking this would have made the rich man irate, not only firing him but doing physical harm and throwing him in prison. But much to the shock of the audience, the owner **commended his shrewdness!** Notice, that he did not commend his foolishness from before nor the means by which he did what he did (although that was part of it), but for **the way he went about it**. It is clear that the manager was still fired, but he left with a future secured and the thumbs up of the rich man.

This is where Jesus began an explanation of the parable itself. What was lauded was the shrewd way this man worked the system, securing for himself what had been a miserable future. Taking moral character out of the equation, this guy beat the system. But what exactly was Jesus saying. He is making a comparison of **lesser to greater**, one that compares the temporal nature of this life and the security of the one to come, and how those in the latter category can learn from the shrewd dealings of a man who only thought a few years ahead, let alone eternity.

*"Jesus is saying that God's children, who have a heavenly future, should be diligent in assessing the long-term effect of their actions as those who do not know God are in protecting their earthly well-being. Followers of Jesus should apply themselves to honor and serve God in their actions as much as secular people apply themselves to obtain protection and prosperity from money and the world. **The point is not so much the means chosen to do so, though that is important, as it is the wisdom of having such a concern.**"¹*

This is the overarching principle of a stewardship mindset, but it is fleshed out by Jesus in terms of money and our view towards others, ourselves, and God.

The Teaching: *Money's Big Reveal*

A Reveal of Purposeful Generosity

¹ Darrel Bock, Luke 9:51-24:53, Baker Exegetical Commentary of the New Testament, p. 1333.

Luke 16:9 And I tell you, **make friends** for yourselves by means of **unrighteous wealth**, so that when it **fails** they may receive you into the eternal dwellings.

At first glance, this is a confusing verse (in fact, most commentaries will admit this is one of the hardest in the book). But noting the context and the lesser to greater argument, the fuzzy and off putting statement becomes crystallized. **The first** is Jesus' use of **the** phrase "*unrighteous wealth*". We know that it is the LOVE of money that is the root of all kinds of evil, not money itself (1 Tim. 6:10), but Jesus characterized money, or *mammon*, as something that is used **selfishly** (Luke 12:20), is **temporal, and will ultimately fail**. In other words, money is not something that will be needed or used in eternal dwellings, thus it should be used **strategically, purposefully, and generously** in this world now.

Second, just as the foolish manager leveraged money to gain "friends" and have them "receive" him when he was destitute, a believer should use his money to make friends who will be there with him in the world to come. This is clearly a call to generosity, but also to a specific kind. This is a call to self-sacrifice financially with the goal of reaching of reaching those who do not know Christ. Instead of being motivated by selfish gain in this life, we are motivated by gaining others who will taste the reward. But we are also to seek to **store up these kinds of treasures in heaven**. Matthew 6:19-21 says it this way:

*"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroy and where thieves do not break in and steal. **For where your treasure is, there your heart will be also.**"*

Money reveals what we treasure, and what we treasure reveals our heart. The issue here is also one of **motivation**. We are motivated to save for retirement, to free ourselves of the necessity of having to work to earn a living someday, and its a good motivation. We look ahead and make sure that we have enough to live when we are **85**, but sometimes we think too small. We need to look ahead to the next 85,000 years, and what are we storing up in the life to come? What are we storing up in terms of eternal return.

Questions to Ponder - Have you determined how much is enough for you, or do finances make decisions for you? Do you think through a grid with your money that not only includes ***can I afford something, but should I afford it?*** Does this use of money exemplify where my true treasure is, and glorify God in its use?

A Reveal of Hidden Character

Luke 16:10-12 "One who is **faithful** in a very little is also **faithful** in much, and one who is **dishonest** in a very little is also **dishonest** in much. ¹¹ If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹² And if you have not been faithful in that which is another's, who will give you that which is your own?"

Someone can hide who they are for a while, but in the end who they truly are will come out because it has to. We spend much time trying to make good impressions on people, to put our best foot forward, and have become experts at "not letting someone get too close". This is often why people fear commitment in a relationship, job, or even church, with the irony being that commitment in loving relationship is a way to **change, grow, and mature**. We run from the exact thing that we need.

We have often apply the principle of verse 12, "faithful in little, faithful in much" to leadership, maturation, and growing up, and we do rightly. However, in this context Jesus clearly applies it to our

dealings with money and finances. To be clear, the issue **is not** finances particularly, but the integrity and character that is shown by our use of them. The point being made is this: **character, not circumstances, determines faithfulness.** We often believe the lie that "if I had a position, I would serve", "if I had a different personality I would share", or in this context, "*If I had more money, I'd give.*" Notice the axiomatic statements: what you do with little is determinative of the large. If we are not faithful with finances when we have very little, we will not be faithful when we are given more.

Notice that Jesus gave two examples of the principle in verses 11 and 12. The first speaks to our use of **unrighteous wealth**, or that which cannot last nor trusted in nor will it last. If we are faithless, or foolish, with something like that, why would God entrust **true riches to us.** In 12, if we are faithful with another's, or something that we cannot hold onto, we will be limited in what God can give to us, riches that we already possess. Notice that in both of these examples, the faithful in much part is ETERNAL, not temporal. BY using finances wisely, the payoff again is future, eternal, not when we are older. **"Those who fail to invest their wealth in the work of redemption impoverish themselves forever. Eternal reward comes to those who are faithful."**²

Key Question: If you were to examine all of your finances, where money, time, and all stewardship were examined (lets say by you, no one else), would it reveal faithfulness? Would it reveal that you believe there are riches still to come, a Kingdom yet future, and a better reality waiting?

A Reveal of True Loyalties

Luke 16:13 No servant can serve **two masters**, for either he will **hate** the one and **love** the other, or he will be devoted to the one and despise the other. You **cannot serve God and money.**"

Finally, Jesus gave the greatest and most overarching test that reveals our heart toward money. We like to think that we can live in the middle ground, the neutral spot between extremes, believing that we can be moderate, not having to choose sides. The truth is, there is no such thing as neutrality in our life in the gospel. We are either walking in the flesh or walking in the Spirit, pleasing God or pleasing ourselves, trusting God or trusting ourselves. We'd also like to think that we are impervious to the controlling impact of money in our lives, especially since we look around and have far less than everyone else.

But Jesus did not mince words. He left no middle ground. We will either love and serve one or the other. The issue at hand is ownership and trust. We serve that which owns us, and we trust that which we truly love. What we serve is what we spend our time on, what motivates us, and what we are driven toward. What we love is what we enjoy, what we daydream about, and what we rest in. Jesus does not compete. He demands to be primary, to be supreme, to be first, not because He is needy, buy because HE IS KING, HE IS LORD. Money is a tool, a gift, a resource for us to make much of Him, but NEVER to cause us to trust in it or hope in what it can bring. How many of us are driven by what is in our bank account for security? How many of us are happier, at ease, when we have more money than we need? How much stress comes when we don't know where money will come from, viewing this as a negative time instead of an opportunity to trust? I always have to be careful when preaching these messages because God challenges my own soul in the midst. As I was writing these things, I got a call from my wife that our van wouldn't start (which is code for: *it'll cost you*). Is this a nuisance, roadblock, a reason to be angry, or an opportunity to refresh my mind that we live in a world of disrepair and that God always gives us what we need?

² John Macarthur, Luke, p. 339.

The question came up in our shepherding group this week: *how do we make sure money is not what we serve and love?* Great question. Let me close with a few principles that we are working on, and will continue to do so. **PLEASE NOTE:** there is no magic bullet, no easy, no simple here, but thoughtful, prayerful, faith driven steps, evaluated often, in your personal and family lives.

- **Strive to always live *below* your means** - This is the path to generosity and purposeful investment. Whether you are strapped or in affluence, living below your means signifies that you are not a slave to your salary and are not driven to make decisions because of finances alone.
- **Purpose to make decisions about stewardship *before* money comes into play** - The amount of money in your life determines the scope of things, but should not determine your values. If people are important, if giving to gospel work is important, if generosity is important, your money will follow. No one falls into these things. There may be times money is tight, or circumstances change, but that should NOT determine or values. If God brings more to give, it will simply be an extension of what we are already doing.
- **Remember the secret *behind* generosity is true contentment** - "Not that I am speaking of being in need, for I have leaned in whatever situation, I am to be **content**. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through Him who strengthens me." Philippians 4:11-13 Trusting Jesus is not the last resort but the first. Jesus' strength is the secret, not the kind that is hidden, but the kind that many fail to realize. Contentment does not flow from outside in but inside out. When Christ is our treasure, we take everything else with an open hand, knowing that we deserve nothing good, but are given everything by the gracious hand of God. Contentment means we can sacrifice our own comfort, our own good, for the sake of something better, something lasting.