

Money: The Mirror To Your Soul (Luke 16:1-31 November 21, 2010)



Jesus was emphatic and crystal clear:

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.

Listen to His words:

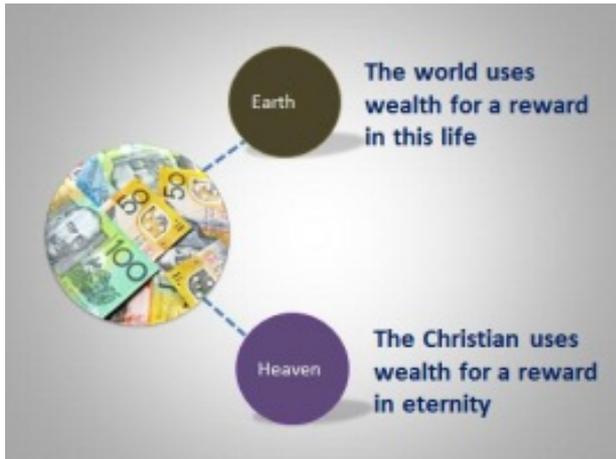
You **cannot** serve two masters.

You **cannot** serve God and money.

Yet for generation after generation – those who claim to be devoted to God have valiantly attempted to prove that while this applies to ordinary Christians – **they** however are the exception – they **can** serve both God and money.

In Luke chapter 16 – Jesus uses two parables to show what happens if you attempt to serve both God and money. The lessons are a sobering warning for each of us.

These two parables teach that:



The world uses wealth for a reward in this life.

The Christian uses wealth for a reward in eternity.

Martin Luther used to say that the last part of a man to be converted is his wallet. But when a man is truly converted – when his perspective changes from this world to eternity – the wallet is also truly converted.

Jesus begins the chapter with a parable that helps us think through where our passions lie – this world or eternity.

Watch this short video – which is a modern reenactment of Jesus' first parable.

Shrewd manager video.

Dishonest managers are nothing new. Employee fraud is estimated to cost Australian businesses around \$20 to 25 billion dollars a year.

Over the past few months we saw the Bendigo bank manager in Atherton who embezzled over \$3 million dollars and the Clive Peeters executive who took more than \$20 million dollars.

Jesus tells about a rich man who discovers that he has a scoundrel of a manager running his business and fires the rogue.

The manager only has one concern – himself. How will he live? He doesn't want to get a real job – so he uses his one great talent – shrewd deception. He calls in the master's debtors and slashes their debt.

You owe a hundred measures of oil – well by the authority of the master – I declare you now only owe fifty.

His hope is to gain the gratitude of those he helps in the hope that they will look after him after he loses his job.

But the master finds out what he is doing. Everyone listening to this parable expects it to end this way.

Then his master summoned the dishonest manger and said to him, 'You wicked servant! And in anger his master delivered him to the jailers, until he should pay all his debt.'

But Jesus' parable has a twist. Look at Luke 16:8:

The master commended the dishonest manager for his shrewdness.

From a human perspective this parable makes no sense.

Sonya Causer was the Clive Peeters finance executive who stole \$20 million from the company and bought 44 properties and a number of luxury cars and jewellery.

When her theft was discovered – the Clive Peeters management did not call her in and say:

That was one of the shrewdest schemes we have seen. Well done!

No – they called the police and had her prosecuted – confiscated all her properties and goods – and had her jailed.

So why in verse 8 does Jesus have the master praise this dishonest manager?

I'm going to show you another short video.

That's my money video.

Listen again to a few phrases:

The pocketbook says:

My money is the key to happiness, its the key to power, its the key to peace, it's the key to success, it's the key to capitalism, it's the key to producing purpose and it's the key to finding love.

It puts bread on the table, it makes me feel stable.

It wakes me up in the morning, it keeps me up at night.

It is the reward that I hoard.

It dictates my day, it divides my attention.

It has motivated every great person in all of mankind.

You can't buy without it, without it you can't get by.

The world can't function without it.

Jesus is saying – that if you love money – go the whole hog. If you love money go after it with a passion. Don't hold back. Go for it.

Verse 8:

For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

If you do not believe in a heaven and a hell. If this world is all there is.

Then sucking every last morsel of joy and pleasure and experience and satisfaction from this world is all that matters.

If there is no heaven and hell – the shrewd path is to do whatever it takes to get yourself wealth, sex, status, pleasure.

If there is no heaven and hell – then how you get your wealth, sex, status, pleasure – is irrelevant – unless you get caught or punished.

Since this world is all about you – if you rob a bank – flee to Brasil and spend the rest of your days sipping margaritas on the beach – you are a hero. You beat the system. You can use the money to buy a beach front house – several beautiful young women as companions – and blog about your exploits on Facebook.

Here is the point – in verse 14, Jesus knows that the Pharisees are lovers of money.

But they are torn. They want to serve God *and* money. They desperately strive to get the things of the world – but because they want to also please God – there are lines they draw. They will squeeze the life out of the poor, refuse to help the needy – but then tithe some mint and dill and cumin.

They would not steal from a master – but they would be consumed in how to legitimately get more money.

Jesus says – fools. You are trying to have a foot in heaven and a foot in the world.

Your foot in the world does not satisfy. You taste the pleasure of this world – but because you want heaven – there are lines you won't cross. The result is that you are frustrated.

But the sons of this world are more shrewd. They just do whatever it takes to suck pleasure out of this world.

Jesus is saying this. If you have a foot in heaven and foot in earth – it is like having a foot in a boat – a foot in the jetty. The boat drifts away from the jetty – and you end up in the water. You don't end up on the boat or on the jetty.

The Pharisees loved money. The also claimed to love God.

They would be shrewder to simply give up the pretense of loving God – just do what the sons of this world do – go after this world.

Why? Because a foot in both worlds is impossible. Verses 9-13:

But 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. 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. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? 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.

Let's look at these words more carefully. Verse 9:

But 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.

Jesus says if you seek the things of this world – just go the whole hog.

But in case anyone thought Jesus was saying this was what we should do – he lowers the boom.

If that is how you live – then know this. This world and its wealth will fail. Wealth, power, looks – it often fades in this life – it always fades at the end of this life.

If you use your wealth, your talents, your privileges, your position – only for your pleasure in this life – one day this life will end. You will have wasted the life and talents God entrusted to you. You will have laid up no treasure in eternity.

Unrighteous wealth – speaks of the wealth and resources we have in this world. Not just money. But talents, opportunities, strength, position.

We need to use everything God gave us to serve Him – to reach the lost, to build up the kingdom, to bring glory to His name.

Then when we die – we will have laid up treasure in heaven. And the greatest treasures are the friends who our resources helped come to faith.

In 1 Thessalonians 2:19-20 Paul says:

For what is our hope or joy or crown of boasting before our Lord Jesus at his coming? Is it not you? For you are our glory and joy.

You can spend \$20 a month on you or give \$20 a month to the Higgs. That may help them lead some souls to Christ. And when this world fails, they will be there to receive you into the eternal dwellings.

You can spend your nights watching Oprah – or inviting a friend to Introducing God. They may come to Christ – and when this world fails, they will be there to receive you into the eternal dwellings.

Lay up treasures in heaven.

Verse 10:

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.

Every one of us has been entrusted with much. We are in a wealthy country. We have resources. Homes, educations, jobs, cars. We have Bibles and books and Christian DVDs.

We have talents and friends and abilities.

We have a great church and leaders and good teaching and training.

We have *so much*. What have we done with it?

In the parable on the talents – it is not that the wicked and slothful servant stole from the master – he merely buried the talents entrusted to him. He did not use them for the master.

Are you faithful with what the Lord has given you? We believe we are but stewards of the Lord's money – have you been a good steward?

We are stewards of the opportunities, resources and abilities the Lord blessed us with – are we good stewards?

I am not talking about spending every dollar and every moment for the Lord. God knows we need to live and care for our family.

But when the scales of eternity reveal our stewardship – what will it show?

\$30 for God – \$970 for me? Wow a good week – OK – \$50 for God – \$950 for me?

One and a half hours for God going to church on Sunday – rest of the week for me?

Are we faithful in little or dishonest in the little things? Because then in the areas that matter – real spiritual tests – we will fail.

If your time and money is all for the world – no quiet times – all work – everything into the mortgage. Then when spiritual tests come – and they do. The temptation on the internet – the secretary at work. And when you fail the little tests – you fail the big tests.

When you never share your faith, when you barely pray, when you don't live as you should – when the big tests come – do you accept the promotion that means more money but even less time for family and God? Then you fail.

Are you faithful in the little things of this world – so you can pass the bigger spiritual tests of this world?

Jesus knows unless you are faithful in the small things – you won't be faithful in the bigger things.

Verses 11 and 12:

If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own?

If you aren't faithful in the little things – worldly things – choices of time, money, resources – don't expect God to give you the big spiritual responsibilities.

When we look for elders and deacons – we look to see how you manage your family, your money, your time.

Some of you reach 40 and 50 or even 60 and 70 – and it dawns on you – I have wasted my life. Career, mortgage, school fees, car payments sucked up the best years of my life. God got next to nothing. I barely served the church, the missionaries, the kingdom. I just coasted. I wasted it.

We wonder why we have done so little for the kingdom. So few led to the Lord. Such little impact on eternity.

You want to be a steward of the big spiritual events – be wise in the little events of this life.

Horatius Bonar said this:

A holy life is made up of a multitude of small things. It is the little things of the hour and not the great things of the age that fill up a life like that of the apostles Paul or John, or David Brainerd, or Henry Martyn. Little words, not eloquent speeches or sermons; little deeds, not miracles or battles, or one great heroic effort or martyrdom, make up the true Christian life.

Bonar then warned against the “little evils, little sins, little inconsistencies, little weaknesses, little foibles, little indulgences of self and of the flesh, little acts of indolence or indecision, or slovenliness or cowardice, little equivocations or aberrations from high integrity, little bits of little indifferences to the feelings or wishes of others, little outbreaks of temper, or crossness, or selfishness or vanity.”

Jesus then sums all of this up:

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.

It is impossible to be devoted to two masters. You end up with half-hearted devotion to both.

It is like a man with two wives – neither gets the love, attention and care they deserve.

If you try and serve God and money – your life becomes a sham. You have the shell of serving God – but your time and heart is drawn to making money. And you despise God for the conscience and barriers that stop you going all out – like the shrewd servant.

Your real master is money – but it doesn't get your full attention – because you still want to go to heaven. You become a man or woman torn between two masters and truly serving neither.

Every one of you knows this is true.

If you seek first His kingdom and His righteousness – the other things are added. You do enough work to live – you keep enough money to live.

But whenever work and money and career and home duties starts to dominate – it is a cascade. Quiet times shrivel and die. Prayer evaporates. You work more. Your few minutes of free time is spent in front of that soul killer – the TV. You get more money – but there is still a spiritual thirst – so you spend more time and money trying to quench the thirst – and it doesn't work so you work even more.

And the master that is money dominates – and your soul dies.

You cannot serve God and money.

But if to live is Christ – if God is your joy and food – then you put the big rocks of God, and church, and quiet times and family – you witness, and give, and serve – and then around those big rocks you fit in work, and leisure and some of the stuff of this world – and then you truly live.

Verses 14-15:

The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. And he said to them, "You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God."

The Pharisees were convinced they *could* serve God and money. They tithed, kept the big commandments, washed ceremonially, avoided prostitutes and lepers – **and** as men of influence – they were well off.

They spent the money on themselves. The poor were poor because they must have secret sin. They were well off because they were men of real righteousness.

And they found ways to justify their love of money to themselves and to God.

But God knew their hearts. They were seeking after what men love – but is an abomination before God.

In relative terms – every one of us is rich. But it is what we crave – what we serve – that matters.

If work, money, bigger house, better car, fancier overseas trip is what drives us – to the point that our spiritual life suffers – we find ways to justify ourselves before God.

I need the break – then I will be refreshed to serve you better. A bigger house means I could host the homegroup. A better car means the employees will respect me more and listen to what I have to say. We can justify the love of money even as it kills our soul.

The Pharisees were doing this. They should have known better.

Jesus tells them so in verses 16-18.

At first glance you wonder why these verses are here. In a whole chapter on the love of money – these seem out of place. One commentator felt they were so out of character for the chapter he just ignored them.

But look at these verses – they fit perfectly. Verses 16-17:

The Law and the Prophets were until John; since then the good news of the kingdom of God is preached, and everyone forces his way into it. But it is easier for heaven and earth to pass away than for one dot of the Law to become void.

Jesus says – you masters of the Law should know that God hates those who love money.

He points out that the Law and the Prophets were prophetic. They spoke of the Messiah – the Saviour to come. Then when John the Baptist pointed to Jesus and said – Behold the Lamb of God – the Messiah has come – from that time the good news had a name – and men do whatever it takes to get into the kingdom.

But the coming of Jesus did not abolish the Law – Jesus came to fulfil the Law.

All of the Old Testament teaching about greed and idolatry and covetousness has not changed.

Money can dull our spiritual life. Deuteronomy 8:11-14:

Take care lest you forget the Lord your God by not keeping his commandments and his rules and his statutes, which I command you today, lest, when you have eaten and are full and have built good houses and live in them, and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, then your heart be lifted up, and you forget the Lord your God.

Money does not satisfy and is temporary. Proverbs 23:4-5:

Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.

We justify the love of money before God. Malachi 3:8:

Will man rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In your tithes and contributions.

How much does the Law speak about the love of money? Dave just finished an awesome series on the Ten Commandments. Listen to that series. Hear how many of the commands relate to money.

You shall have no other gods before Me. Money is the great god we often worship.

You shall not make for yourself an idol. Paul calls greed idolatry. We buy idols for ourselves.

You shall not steal – you shall not covet. Money related.

Listen to Dave's sermon last Sunday on covetousness – he said exactly what Jesus says here. This is nothing new.

The Pharisees should have known that the love of money is a root of all evil – they just justified themselves before God.

Then we come to verse 18:

"Everyone who divorces his wife and marries another commits adultery, and he who marries a woman divorced from her husband commits adultery."

You read this and go – what is this doing here? In the middle of a chapter on money – one verse on divorce? Why?

I am not going to go into our view of divorce and remarriage. We have many sermons on our website spelling this out if you want to look at that.

I believe that the context here has more to do with money.

Let me elaborate. There are many reasons men and women get divorced – but money is a often major one.

Money can buy you a younger model. Money is a major reason for marital stress. Money can attract you to someone other than your spouse. Society and unfortunately the church is littered with examples of this.

And in case we think this is just men – only this week a nurse was telling me about a friend of hers – early 20’s – stunning looking. Out of the blue got engaged. When they met her fiancé they were stunned – overweight, balding, in his 40s – but very rich.

They are now married – and last week they met up. She was open. She said I married him for his money – he married me as a trophy wife – we both got what we wanted.

They she said – but I’m not sure it was worth it. Still when we divorce – I will get half – and I will still be young.

But is this what Jesus has in mind?

There is a lot of debate about the structure of Deuteronomy.

But many commentators – and I happen to agree with them – believe that the whole book of Deuteronomy is designed to flesh out The Ten Commandments.

They would divide the book up like this:

MAIN ISSUES	RE: GOD	RE: MAN
Authority	1 (6:4-11:32)	5 (16:18-18:22)
Dignity	2 (12:1-32)	6 (19:1-21:23) 7 (22:1-23:14) 8 (23:15-24:7)
Commitment	3 (13:1-14:21)	9 (24:8-16)
Rights and Privileges	4 (14:22-16:17)	10 (24:17-26:15)

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Authority	Commandment 1	Commandment 5
Dignity	Commandment 2	Commandment 6,7,8
Commitment	Commandment 3	Commandment 9
Rights and Privileges	Commandment 4	Commandment 10
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Commitment	3 (13:1-14:21)	9 (24:8-16)
Rights and Privileges	4 (14:22-16:17)	10 (24:17-26:15)

In Deuteronomy 5 Moses restates the Ten Commandments. Then from chapter 6 through to chapter 26 he gives illustrations of how those commandments flesh out. He starts with the first commandment and works his way through to the tenth – showing how each command has wider applications. When Jesus gave His Sermon on the Mount He did the same type of thing.

But the key point I want you to note is where Deuteronomy 24:1-4 – the section on divorce – falls. It is *not* a part of the explanation of the seventh commandment – “You shall not commit adultery.” It is a part of the eighth commandment – “You shall not steal.”

The eighth commandment doesn't just refer to stealing material goods. It includes such radical ideas as prohibitions against stealing the freedom of slaves and stealing the self-respect of others.

Also important are the financial laws relating to divorce. The laws of the time tell us that when a man divorced his wife because of some indecency, he got to keep her dowry. It was not returned to the woman in this instance.

Many Jewish teachers saw a love of money as one of the main root causes of divorce and they saw the Law as saying this.

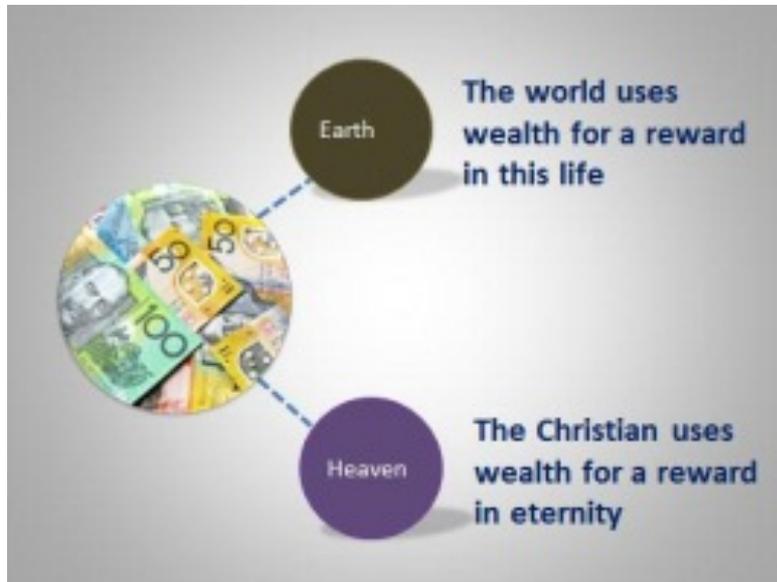
There is some evidence that many of the Pharisees had soft views on divorce that allowed divorce and the plundering of finances. God would call this adultery. They found ways to justify it.

Finally, to drive home His point – Jesus gives a second parable. Verses 19-31:

There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his sores. The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried, and in Hades, being in torment, he lifted up his eyes and saw Abraham far off and Lazarus at his side. And he called out, 'Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.' But Abraham said, 'Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish. And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us.' And he said, 'Then I beg you, father, to send him to my father's house— for I have five brothers—so that he may warn them, lest they also come into this place of torment.' But Abraham said, 'They have Moses and the Prophets; let them hear them.' And he said, 'No, father Abraham, but if someone goes to them from the dead, they will repent.' He said to him, 'If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.' ”

There are many points we can learn from this parable. The reality of hell. The fact there are no second opportunities after death. The eternal torment of hell. Important truths.

But those points are secondary. Jesus' point is the same one He has made throughout this chapter.



The world uses wealth for a reward in this life.

The Christian uses wealth for a reward in eternity.

The rich man is one who used his unrighteous wealth – his love of money – only to please himself. He did not use it to make friends who would receive him into eternal dwellings.

He claimed to be a child of God – he called out to Father Abraham. But he had ignored the Law about loving others – loving the poor, the weak, the helpless. He had ignored Lazarus in this life.

The fact that he loved money meant he could not love God wholeheartedly – and this became a mirror for his soul – he was not a true lover of God – he was not saved.

Death meant Hades – torment – separation from God.

Notice that the rich man does have some conscience. Warn my brothers. Tell them to get their act right. Seek first the kingdom. Love God. Use their wealth for eternal reward. Lay up treasure in heaven. Don't make the same mistake I did.

And Jesus says:

'They have Moses and the Prophets; let them hear them.' ... 'If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.' "

Moses and the Prophets are clear. Love God. Don't love money. Lay up treasure in heaven.

The Pharisees had the Law – they ignored it and justified it.

They refused to listen when the Son of Man came from heaven. They even refused to listen after He rose from the dead. They wanted their wealth and heaven – it blinded them to the state of their soul.

Brothers and sisters. Jesus speaks about the love of money more than any other subject. In fact He speaks on it far more than any subject.

The love of money is a cancer – but it is a subtle one. We justify it – ignore it – tell ourselves we won't fall into it.

But it saps our soul – shrivels our spiritual life – siphons off our devotion – weakens us and makes us susceptible to other sins. We ignore it at our peril. If we don't deal with it – we may well not even be saved.

Time ... Money ... Talents ... Career ... Opportunities ... Education.

We are stewards of so much.

We expect our employers to hold us accountable – how much more should we expect God to hold us accountable?

We have the word of God. It is crystal clear. You cannot serve God and money. How are we doing?

What are we doing with His gifts?

Are we laying up treasure in heaven?

Are we using unrighteous wealth to make friends who will receive us in glory?

Or is it all about me?

C.T. Studd was a man who had it all. A test cricket star for England. Gifted athletically, academically and financially. He came from a very wealthy family.

He had inherited a large sum of money – a fortune in those days. His desire was to become a missionary – but his wealth was a distraction. His biographer – Norman Grubb – tells us what he did:

So far as he could judge, his inheritance was £29,000. But in order to leave a margin for error, he decided to start by giving £25,000. One memorable day, Jan. 13, 1887, he sent off four cheques of £5,000 each, and five of £1,000. ... This was no fool's plunge on his part. It was his public testimony before God and man that he believed God's Word to be the surest thing on earth, and that

the hundredfold interest which God has promised in this life, not to speak of the next, is an actual reality for those who believe it and act on it.

He sent £5,000 to Mr. [D. L.] Moody, expressing the hope that he would be able to start some Gospel Work at Tirhoot in North India, where his father had made his fortune. Moody hoped to carry this out, but was unable to, and instead used the money to start the famous Moody Bible Institute in Chicago. . .

£5,000 he sent to Mr. George Muller, £4,000 to be used on missionary work, and £1,000 among the orphans; £5,000 to George Holland, in Whitechapel, “to be used for the Lord among His poor in London,” ... and £5,000 to Commissioner Booth Tucker for the Salvation Army in India.¹

He gave the remainder of the £25,000 to various organisations.

When the final tally of his inheritance was known – he gave it all away. Some to various organisations – some to his fiancée. His fiancée proceeded to promptly give every penny away.

When Studd finally set sail for Africa – he was not serving two masters – he had managed to give away every last penny.

He didn't care what happened to the economy, the stock market. He didn't lie awake wondering if his assets would rise or fall.

He had laid up treasure in heaven. The £29,000 was well invested. It led to the salvation of many souls and those organisations exist today – saving souls. He was a man unencumbered – he could seek first the kingdom and His righteousness.

He used his talents well. He heard – well done good and faithful servant.

¹ Norman P. Grubb, *C. T. Studd: Cricketer and Pioneer* [London: Lutterworth Press, 1953], 65–66.