**THE GOSPEL OF LUKE**

**THE GOD OF MONEY**

**Luke 16:1-15**

**INTRODUCTION**

Today we continue our series in the Gospel of Luke by turning our attention to the topic of money.

We live in a time when a large portion of our society has abandoned belief in God. This is a “secular age” where belief in God is not only rejected, but ridiculed. Many people live and order their lives on the assumption that reality is exclusively physical. They say that any talk about heaven, about God, or about spiritual realities are simply figments of the human imagination created to help people cope with suffering.

But while the concept of God may have been abandoned, the concept of worship is still very much alive. People worship whatever gives their lives meaning. For Christians, it’s the God of the Bible. We find our meaning in knowing him, loving him, and obeying him. For others, it’s their kids, or their jobs, or their dream home. Those are the things they live for. If they didn’t have them, they wouldn’t want to live. They have become their gods.

One of the most prominent gods of our age is money. Money is what drives people to get up every day. Money is what drives their decision-making. Money is what makes them feel significant. Net worth equals personal worth.

John Rapley, a professor at Cambridge University, calls this the “cult of money”. He describes how this is like religion as follows:

One of the legacies of our faith in the ‘cult of money’ is that we have come to accord money a moral value. Whereas other religions would weigh a person’s merit by the accumulation of say, good works, mitzvah or karma, we have come to accord that sort of sacred value to the accumulation of money. Thus, people with more money are considered to have a sort of higher virtue. – John Rapley, Author of *Twilight of the Money Gods: Economics as a Religion and How it All Went Wrong*

Isn’t that true? Our culture lifts up the rich as if they’re the high priests of our society while it looks down on those who are not rich as if they were morally inferior. That’s what a “cult of money” looks like.

One of the people who recognized this centuries ago was German philosopher Friedrich Nietzsche. Nietzsche was an atheist who functioned out of a secular worldview. He even wrote the famous words that “God is dead”, and yet even he recognized that people didn’t just abandon God (“capital G”). They replaced him with gods (“lower case G”), and that one of these gods was money. He wrote:

“What induces one man to use false weights, another to set his house on fire after having insured it for more than its value, while three-fourths of our upper classes indulge in legalized fraud…what gives rise to all this? It is not real want—for their existence is by no means precarious…but they are urged on day and night by a terrible impatience at seeing their wealth pile up so slowly, and by an equally terrible longing and love for these heaps of gold….

“What once was done “for the love of God” is now done for the love of money, i.e., for the love of that which at present affords us the highest feeling of power and a good conscience.” – Friedrich Nietzsche, quoted in Tim Keller’s *Counterfeit Gods*.

In our text today, Jesus is going to warn his disciples about the dangers of worshipping money, because Christians are just as susceptible to replacing the true God of Scripture with the false gods of this world, like money. It doesn’t matter if you say that you believe in God or you say that you worship God if money is what’s directing your life. What you worship is revealed by how you live.

And if you’re here today and you’re not a Christian, then I want you to ask yourself whether the god that you worship, whether it be money or something else, has truly satisfied you. If you’re honest with yourself, I think your answer to that question must be “no”, and if that’s the case, then I encourage you to consider what Jesus has to say about the true worship of the only true God.

The title of this message is **The God of Money,** and my aim today is to show you that **What we Worship Directs Where We Spend Our Money.**  Our sermon today will be broken up into three points:

1. Generosity
2. Faithfulness
3. Devotion

Each of these points will help us diagnose our hearts so that we can answer the question: are you worshipping God? Or are you worshipping money?

(1) **GENEROSITY**

Our text today begins immediately after Chapter 15, where Jesus taught on the parable known as “the parable of the prodigal son”, though as we saw two weeks ago it is more aptly called “the parable of the two lost sons.” It’s about two sons who lived two very different lives but who had the same problem: they loved their father’s things more than they loved their father himself. The younger son showed this by demanding his share of the inheritance and then promptly leaving home and spending it all on reckless living. The older son showed this by staying home and living an outwardly obedient life so that when his father died, he would inherit all his stuff.

The parable of the two lost sons is a parable about a lot of things: the nature of true repentance, the dangers of both liberal and legalistic living, and the loving compassion of God the Father. But we must not miss that it’s also about the dangers of materialism. The two sons were alienated from their father because of their greed. They loved things more than they loved their father.

That’s one of the reasons why Luke gives us this parable in Chapter 16, which is also about the dangers of materialism.

This parable is called “the parable of the dishonest manager”. It involves a rich man who employs a manager who is in charge of his assets. As the parable opens, we see that the rich man is informing the manager that he’s getting fired, because as verse 1 says, “this man was wasting his possessions.” The manager doesn’t dispute this. He doesn’t fight to keep his job. Instead, he starts to make plans to take care of himself, which are found in verse 3: “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. I have decided what to do, so that when I am removed from management, people may receive me into their houses.”

So what does he do? He approaches his master’s debtors one by one and cuts deals with them, so that they’ll like him and hopefully show him favour once he’s out of a job. The first man in verse 6 owes his master a hundred measures of oil, but the manager settles with him for fifty. A second debtor owes a hundred measures of wheat, but the manager settles for eighty. The parable ends in verse 8 with the master commending the dishonest manager for his shrewdness. Jesus then provides the application in verse 9 when he says, “make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.”

This parable has been called “one of the most difficult of Jesus’ parables to understand” (Bock), and it’s not hard to see why. A number of questions arise from this parable, like “When was the manager dishonest? Was it when he was wasting his master’s possessions in verse 1, or when he was cutting the deals with the debtors?” Or “Who is the master in the parable? Does he stand for God, for someone else, or for no one? If he stands for God, then why does he commend the dishonest manager?” Or how about this: “Why does Jesus say in verse 8 that “the sons of the world are more shrewd in dealing with their own generation than the sons of light? What does it mean to be shrewd? Is shrewdness even a good thing? And if it is a good thing, is Jesus saying that Christians need to be more like non-Christians in the way they handle money?

As much as I would like to try to answer all these questions for you, such an in-depth study would take far too long and be overly complicated for a single sermon, so my goal here is much less ambitious. I’m going to try to get to the heart of the parable by answering one, simple question: what did the dishonest manager do that Jesus wants his disciples to imitate?

Here’s the answer: just as the dishonest manager used money to secure his earthly home, Jesus wants his disciples to use money to secure their heavenly home.

Notice what the dishonest manager did at a time when his financial security was at risk. He didn’t hoard up money for himself. He didn’t try to maximize his commission. Instead, he used money as a means to obtain something greater: having a home to live in once his employment came to an end. Verse 4: “I have decided what to do, so that when I am removed from management, people may receive me into their houses.”

Judgment was coming for the dishonest manager. The master had told him to turn in his books and records, because he wouldn’t need them any more. Life as he knew it was coming to an end, and now he had to make a plan, a plan to take care of himself as he transitioned into the next chapter of his life, and in order to fulfill that plan, he had to make some shrewd decisions.

The same is true for us. Judgment is coming. Life as we know it is about to come to an end, and when it does, where will *we* live, and what are we willing to do to get there?

Jesus wants us to be *generous*, just like the dishonest manager was generous, except we’re not being generous to secure earthly friends and an earthly home. We’re being generous to secure heavenly friends and a heavenly home. Verse 9: “make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.”

Jesus really puts money into perspective here. He calls money “unrighteous wealth”, not because money is evil *per se*, but because it can be used for so much evil in the world. It’s “unrighteous” because it is so often used by the unrighteous for unrighteous purposes. He also says in verse 9 that money will fail. It’s not going to last. The money in this world is really like the paper it’s printed on, here today and gone tomorrow, and the value that it symbolizes will pass away with the world that it was created for.

And so, we must use this money wisely, not for temporary purposes, but eternal ones. How? Jesus says by making “friends” for ourselves who will receive us into “eternal dwellings”. What does that mean?

I don’t think Jesus intended for the “friends” in verse 9 to have a one-to-one parallel in real life. When he says “make friends for yourselves by means of unrighteous wealth”, Jesus is simply playing off the language of the parable. He doesn’t want us to focus on *who* we are to spend the money on, but *what* we are spending the money for. He wants us to spend our money generously with a heavenly perspective rather than an earthly one.

Now I need to be very clear here: Jesus isn’t saying that we pay our way into heaven. He’s not saying “be generous *so that* you can go to heaven.” That’s the last thing Jesus would say. No one can pay their way into heaven, because no one can afford it. We’re too sinful and broken to do that. The reason why Jesus came into the world is precisely because we couldn’t afford heaven. Heaven isn’t given to those who can pay the highest dollar. It’s offered as a free gift to anyone who trusts Christ as their Lord and Saviour, believing that he died for their sins, that he rose from the dead, and that he will return one day to judge the living and the dead.

The effect of such belief, however, is that it will change the way you live. If you really believe that Jesus has come as Saviour and is coming again as Judge, it will radically change your life. It will change how you spend your time. It will change how you spend your energy. And it will change how you spend your money.

That’s because, when you go to heaven, you know you can’t take any of your money with you. You can’t pack your toys and bring them all with you into the next life. All the wealth that we accumulate for ourselves in this life is going to pass away. But that doesn’t mean that our worldly wealth has no eternal significance. In fact, how we use our worldly wealth can have a massive impact on our life in heaven. Jesus said in Luke 12:33:

“Sell your possessions and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.”

Our money and our wealth isn’t going to last, but *how we use it will*. If you hoard up wealth for yourself, if you spend it all on worldly toys, all your money will be completely wasted. But if you live generously, using your money with an eternal perspective, then your earthly treasures will store up heavenly treasures. Randy Alcorn says it brilliantly:

“You can’t take it with you, but you can send it on ahead.” – Randy Alcorn

That’s what Jesus is saying in verse 9. Make eternal friends by giving to those in need. Make eternal friends by supporting the church. Make eternal friends by holding your money with an open hand and offering it to God, saying, “Lord, use this however you want, for your glory, and not mine.”

(2) **FAITHFULNESS**

But how? How do we become more generous people? Most people want to be generous, but few actually live that way. Jesus helps us with that in the next part of our text, leading to our second point: faithfulness.

Jesus tells us that faithfulness is the key to generous living for three reasons, starting in 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.”

Do you see what Jesus is saying? He’s saying that generosity is a *character* issue. A lot of people think that generosity is a matter of how much you have. They say if they just had more money, they’d be more generous. But generosity isn’t about *what* you have. Generosity is about *who* you are. If you’re faithful, you will be generous whether you have little or a lot, but if you’re not faithful, you won’t be generous even if you had millions of dollars at your disposal.

People assume that, when it comes to how money is spent, they can just flip a switch and change. “When I finally have that well-paying job, *then* I’ll start being generous.” Or, “When my kids are all taken care of and I’m comfortably retired, *then* I’ll start looking for opportunities to support those in need.” That’s not how generosity works. Generosity doesn’t happen overnight. It’s cultivated over the years. People become generous or not by the little decisions that they make every day.

You get a big tax return and you’re advised to save it or invest it, but instead you take a chunk of it and you give it away. Or you get an unexpected inheritance and you think about the vacation you could go on, or the RRSPs you could invest in, but instead of doing that you sit down with your spouse and talk about how you can use it for the gospel mission.

People don’t automatically become generous by having more. In fact, if we’re honest with ourselves, we know that the longer we hold onto our money, the harder it becomes to give it away. It’s like time tightens our grip on our money until no one can pry it away. We see our nest egg growing bigger and bigger and we don’t want it to stop. We don’t want to do anything that will hinder its progress.

But that’s exactly what happens when we’re generous. When we’re generous, we’re hindering our financial progress. We’re delaying our financial goals. That’s the reality of being generous. You’re choosing to sacrifice, to lay down your life, to give of yourself, so that someone else may receive. Does that sound familiar? It sounds like *love* doesn’t it? Sacrificing your own good for the good of another. Being generous is being loving, which is why it’s a character issue. Generosity isn’t something you *do*. It’s something you *are*.

The second reason why faithfulness is the key to generosity is that it’s a test. Verse 11: “If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?” Here, Jesus is revealing a remarkable truth: God lets you handle worldly riches in this life in order to test how you will handle heavenly riches in the life to come.

Picture a young child asking if she can hold a newborn baby. She really wants to hold her new brother, and you want her to hold him, but you would be foolish if you just handed the baby over. The wise thing to do is to test her first. Has she been responsible in the past? Has she been careful with her dolls and toys? Is she kind when she plays with other kids, or is she cruel? If she hasn’t, then a good parent won’t just hand over the baby. A good parent will work on teaching her responsibility by giving her lesser responsibilities first.

This is what God does with us. Jesus says in verse 11 that God gives us “unrighteous wealth” to see if we will be faithful with “the true riches”. Think about that. As rich as people may be, no one currently alive in this world has ever seen “true riches”. We handle money, we handle possessions, but none of it counts as “true riches”. It’s “unrighteous wealth” for an unrighteous world, and like the world it was created for, it’s not going to last forever.

But true riches are different. They’re the moneybags that do not grow old, the treasures in heaven that do not fail. They can’t be stolen, and they do not decay. They remain forever. The riches we see in this world are only a shadow of those riches, which will be infinitely more valuable, and infinitely more precious.

The more we grasp this, the more generous we will be. If you were given toy money and told that giving it away would mean you would get real money back, wouldn’t you give away as much as possible? You may need to keep some of the toy money to pay the bills and provide for your family, but you’d be looking for every available opportunity to use your toy money to get the real thing. That’s what we’re doing when we’re generous. We’re exchanging toy money for real money.

The third reason why faithfulness is the key to generosity is that it’s a responsibility. Verse 12. “And if you have not been faithful in that which is another’s, who will give you that which is your own?” What we have doesn’t even belong to us. It belongs to God. It’s for him to determine what we do with the money we have, and therefore we have a responsibility to use it the way he wants us to.

This is the heart of the reason why the key to generosity is faithfulness. All the money that we have has been entrusted to us. If it wasn’t entrusted to us, we’d be free to do whatever we wanted with it. That’s what the majority of the world thinks. “It’s *my* money, and I can use it however *I* want, and no one can tell me otherwise.” Being faithful with their money doesn’t even cross their minds.

But if the money doesn’t belong to us but to God, then we have a responsibility to use it the way that God wants us to use it. That’s what being faithful means. We are *stewards* of wealth, not *owners*. Nothing we have belongs to us. Not our houses, not our cars, not our clothes, not our furniture. Not a single penny. Everything belongs to God, and the only reason why we have it is so that we can use it the way God wants us to use it.

And how does God want us to use it? He wants us to be *generous*, not to ourselves, but to others. He wants us to be generous like the dishonest manager who was cutting deals with his master’s debtors giving them 20-50% discounts on their debts.

Now you may be wondering how the dishonest manager could be called generous when he wasn’t giving away his own money. He was giving away his master’s money. Well, when we’re generous to others, we’re not giving away our own money either. We’re giving away God’s money. We’re being generous on *his* behalf with *his* resources so that he might be glorified and we might be called faithful.

And the promise for those who are faithful is that God will give them riches that are their own. That’s what Jesus says in verse 12. If we are faithful with what doesn’t belong to us, then God will give us what does belong to us. These are the “true riches” that will be ours forever, and no one will take them from us. Jesus doesn’t tell us exactly what those riches will be, but we know that they will be infinitely more valuable than any riches we can enjoy in this lifetime.

(3) **DEVOTION**

Now we get to the final part of our text in verses 13-15, leading to our third point: devotion.

Jesus says in verse 13 that “No servant can serve two masters”. Jesus couldn’t be clearer: everyone’s serving something, and the thing that we’re serving has an ultimate claim on our lives. It’s impossible to have two masters, because inevitably, different masters will demand different things. You must choose one or the other, and the one that you choose is your master and your god.

Money can do that to you. It can master you, and if it masters you, then God can’t be your master. No one can serve two masters.

Jesus says either you will hate the one and love the other. If you love God, you will hate money. If you love money, you will hate God. You cannot love them both.

So let me ask you: do you love God, or do you love money? That’s the question for us today. How will you answer? Better yet, how would your actions answer? The idols of our hearts aren’t revealed by what we say. They’re revealed by what we do.

When it comes to making important decisions in your life, what sorts of values and priorities are you relying on? When you’re looking for a job or thinking of a career, are you only thinking about what would pay you the highest salary? Or are you thinking about what God is calling you to? When you’re thinking about moving to another city, are you thinking about how much bigger and nicer your house could be, or are you thinking about whether God has called you there to serve him?

When I was articling downtown Toronto at the Superior Court of Justice, one of the judges I worked for was encouraging me to apply to all the big name firms. He wanted me to make it big, and he believed that I could. I don’t know if he was right, but to be frank, I didn’t care then, and I don’t care now. I didn’t even apply to any of those firms. Instead, I chose to start my own practice, so that my job would accommodate my commitments to my church and my family, and not the other way around.

I’m not saying that everyone who works on Bay street is an idolater. I know many Christian lawyers downtown who feel called by God to serve him there, and I’m thankful for them. But whenever money is at stake, whenever our decisions could be swayed by the lure of money, then we need to ask ourselves, “Am I doing this for God? Or am I doing this for money?”

This isn’t easy to discern. We are often poor judges of ourselves. That’s why we need the church. We need godly counsellors to help us discern our hearts. Proverbs 20:5 puts it this way:

“The purpose in a man’s heart is like deep water, but a man of understanding will draw it out.”

Do you have a men or women of understanding in your life? God designed us to need such people and to have them intimately involved in our lives so that we never become independent. God doesn’t want us to be independent. He wants us to depend on him, which means that he wants us to depend on his people.

I think a lot of us are tempted to think, “That’s not me. Me, worship money rather than God? How ridiculous!” I think when it comes to a big topic like this, a lot of us are tempted to think this way. In fact, that’s how the Pharisees responded as they listened to Jesus in verse 14: “The Pharisees, who were loves of money, heard all these things, and they ridiculed him.”

But Jesus responded with these words in verse 15: “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.” We can’t justify ourselves. We can’t declare ourselves righteous and blameless. Only God can, because *God knows our hearts*. He knows the greed. He knows the selfishness. He knows the devotion to money. Others may not know it. We may not even know it. But he knows it. Nothing is hidden from God, and if money has become our god, then he will hold us accountable.

**CONCLUSION**

So how does God want us to use our money? He wants us to be generous. How do we become generous people? By being faithful. And how do we become faithful? This is where we need to look to Christ.

The only way we can become faithful is by looking to the Faithful One. God calls us to give up unrighteous wealth for true riches, but Jesus gave up those true riches to take up our unrighteousness when he came into the world. God calls us to be generous with our unrighteous wealth, but Jesus generously poured out his infinitely precious life for our sake, so that we would do the same for his.

Money isn’t worthy of our devotion. Only God is. Money only buys temporary pleasure. God has bought us eternal joy by paying the price of his Son’s blood. And so, let us be faithful to use whatever worldly wealth he has entrusted to us to glorify him, so that when it fails, God may receive us into his eternal Kingdom.