**THE GOSPEL OF LUKE**

**WARNINGS FOR MONEY LOVERS**

**Luke 16:16-31**

**INTRODUCTION**

How do people change? That’s a big question. Everyone changes. No one is the same person they were ten years ago. Time changes everyone, some for better, some for worse. How does that happen? Where does change come from?

Many would say that change comes from significant events in their lives. A man loses a beloved family member and decides to spend less time at work and more time with his kids. Or a young woman travels across the world to a third-world country and returns with more compassion for the poor and more care in how her money is spent. Change often comes from significant events in our lives, and typically, the more significant the event, the more significant the change.

Others would say that change comes from the people in their lives, and that’s certainly biblical. Proverbs 13:20 says:

“Whoever walks with the wise becomes wise, but the companion of fools will suffer harm.”

The Proverb is saying, “Do you want to change and become a wise person? Then get some wise people in your life.” Ask them questions. Listen to their counsel. And most importantly, watch how they live, because just as setting a good example is one of the best ways to teach, imitating a good example is one of the best ways to learn. But if you’re not surrounded by the wise, then you’re surrounded by fools, and it’s only a matter of time before you become a fool yourself.

There’s no question that people change through the influence of events and people, but there’s another way in which people change that is even more significant than those two combined: worship. People are changed by what they worship. Psalm 135 puts it this way:

“The idols of the nations are silver and gold,

the work of human hands.

They have mouths, but do not speak;

They have eyes, but do not see;

They have ears, but do not hear,

Nor is there any breath in their mouths.

*Those who make them become like them,*

*So do all who trust in them*.” (Psalm 135:15-18)

The Psalmist’s point here isn’t that people literally become what they worship. Worshipping a wooden statue doesn’t turn you into Pinnochio. The point here is that what you worship changes who you are. Worship the God of Scripture, and you will become more like him in love, righteousness, and joy. Worship a false god, and you will become as spiritually dead as a cut up piece of wood.

Last Sunday, Jesus taught us in the first half of Luke 16 that one of the things people can worship is money. “No servant can serve two masters”, Jesus said. “It will either be God or money.” There are many people in this world who worship money. They may say that they worship God, but their functional god is their wealth. They live for it. They derive their sense of value from how much of it they have. Their life choices are directed by what will maximize their net worth. Perhaps that describes some of you today.

Jesus has a shocking parable for us today that will show us how the love of money can change us. It will show us who we will be, and where we will go, if we worship money. Whether you currently struggle with money worship or not, you won’t find more serious warnings in the Bible than these ones, so we would do well to heed them carefully.

The title of this message is **Warnings for Money Lovers**. My aim today is to show you that **Loving Money Consumes and Condemns Us**

The outline of this sermon is as follows:

1. The Rich Man’s Apathy
2. The Rich Man’s Identity
3. The Rich Man’s Destiny

(1) **THE RICH MAN’S APATHY**

Let me begin by providing a little bit of explanation on verses 16-18. At first glance, these three verses seem a little out of place. Everything in the chapter is about money except these three verses. The first half of Chapter 16 begins with the parable of the dishonest manager, which is about using worldly wealth for heavenly purposes. The second half of Chapter 16 is the parable of the rich man and Lazarus, the parable that we’re looking at today, and it’s also about money. But right in the middle of these two parables are these three verses about the Jewish Scriptures and about divorce. Why are they here?

There are various explanations, but I think the best one is that the purpose of these three verses is for Jesus to establish his divine authority among the Pharisees. He found this necessary because, as verse 14 tells us, when the Pharisees heard his teaching about money-loving as idolatry, they ridiculed him.

And so, Jesus announces that he is the one God has sent to preach the good news of the Kingdom of God which is the fulfillment of “the Law and the Prophets”, or the Jewish Scriptures. Therefore, he has the ultimate authority to interpret and explain those Scriptures. Then, in verse 18, Jesus demonstrates that authority by settling a hotly contested issue at the time, the issue of divorce, and says that divorcing your spouse and remarrying is the same as committing adultery.

Having addressed the Pharisees’ skepticism about his authority, Jesus then returns to the topic of money by telling us a parable. He opens by introducing us to the main character of the parable in verse 19, “a rich man who was clothed in purple and fine linen and who feasted sumptuously every day.” To 21st century westerners like us, this doesn’t seem like a big deal. Purple clothes are no more extravagant or expensive than brown clothes, and most of our meals would qualify as a feast compared to what people around the world get to eat.

But at the time, in 1st century Palestine, this was a description of enormous wealth. Purple was an exceedingly rare colour that could only be dyed into cloth by harvesting snails. Feasting was also as rare as it is today in any third world country, but this man was feasting “sumptuously” every single day. Jesus also says he wore “fine linen”, which basically means he wore really nice underwear. Then verse 20 tells us that he had a gate, meaning that behind that gate he lived in a mansion sitting on a lot of property. Jesus is telling us again and again, in several different ways, that this man was *very* rich. He had a lot of money to spare, and he wasn’t afraid to spend it on himself.

Jesus then introduces us to the second character in the parable in verse 20: “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.” It’s hard to imagine a sharper contrast. The rich man lived comfortably in a mansion. Lazarus lived in agony on the streets. He couldn’t walk. He had to be carried and laid at the rich man’s gate. He was covered with sores that made him look so pathetic that even the dogs – wild ones, not domestic ones – licked his wounds. To top it all off, he was starving, so desperate for food that all he wanted to eat were the scraps from the rich man’s table.

So how would the rich man respond? After all, Lazarus wasn’t being laid at the rich man’s gate because he enjoyed the shade. He was being laid at the gate so that the rich man might have mercy on him and care for him. The people who carried him were basically crying out to the rich man to help poor Lazarus, even if it meant feeding him the scraps from his table. And so, day after day they laid him at the rich man’s gate, hoping that he would respond.

Sadly, those appeals for mercy fell on deaf ears. There is no indication anywhere in our text that the rich man did a single thing to help Lazarus. Rather than treat Lazrus with mercy, the rich man treated him as if he didn’t even exist. Instead of helping the poor man, the rich man just kept on feasting every single day as he enjoyed his fancy purple clothes and fine underwear.

When we read this parable, we’re meant to think, “How dare he? How could he be so incredibly selfish? Couldn’t he at least spare the scraps from his table for poor old Lazarus?” We feel outrage at the rich man’s apathy. But do you know what else we’re supposed to feel? Fear. Fear that we could become just like the rich man. Fear that we may already be just like him.

This is the first warning to those who would love money: money can make us just like the rich man. It can give us the rich man’s apathy where we simply stop caring about the suffering of others. Money has the potential to make us so callous, so selfish, that even the greatest needs fail to move us to compassion so that we go and do something about it. Perhaps that’s even true of us now.

I wonder if you’ve ever been confronted with a need, but rather than meet that need, you made an excuse. A common one is, “Well, I can’t help everyone who asks.” Really? Are you sure? Have you actually sat down and crunched the numbers and come to the conclusion that if you gave to just one more need, your financial well-being would come crashing down?

Or, we say, “Someone else will take care of those needs. My responsibility is to take care of my family. That’s it.” Is that so? Who defines what your responsibilities are? Is it you, or someone else? If you say that you’re a Christian, then you’re saying that Jesus is the one who directs your life. Not money. Not culture. Not even yourself. Jesus is the sovereign lord of your life, and he gets to define your responsibilities, not you.

But what are those responsibilities? Over and over again in Luke’s Gospel, Jesus challenges us to look beyond our immediate circles of influence and to care for the needs of others.

“Give to everyone who begs from you…” (Luke 6:30)

“Sell your possessions, and give to the needy.” (Luke 12:33)

“When you give a feast, invite the poor, the crippled, the lame, the blind…” (Luke 14:13)

Well, you might say, “There are just so many needs out there, I don’t even know where to start.” That’s true. There are a lot of needs out there, so I’m going to help you out.

I’ve invited Doug Hayes to come up and visit our church on August 12. Doug is a Sovereign Grace pastor, and the Executive Director of Covenant Mercies. Covenant Mercies is a gospel-centered ministry that serves orphans in Zambia, Uganda, and Ethiopia. Some of its work includes starting a Christian school in Zambia in partnership with some local churches. It’s created a scholarship fund to support kids who want to pursue higher education. It launched a medical clinic in Eastern Uganda. It also owns a 40 acre farm in Eastern Uganda to provide revenue for the ministry and to teach these orphans how to grow crops and raise animals so that they’ll be able to provide for themselves when they’re older. And most importantly, it runs an orphan sponsorship program that includes over 1,300 children who receive an education, a healthy diet, counselling, health care, and discipleship because of the generous support of people like you and me.

Doug is going to come to our church and tell us about some of the kids who are awaiting sponsorship. In a sense, he’s going to lay these children at our gates, and the question for us is how will we respond? Will we reach out to these kids and serve them? Or will we go on feasting comfortably in our homes? I’m confident that we will respond not with apathy, but with compassion. In fact, I know that many of us already support orphans around the world, and I trust that your generosity will overflow to many more children after Doug comes to visit.

Let me tell you about another opportunity. Many of you know Michael Granger, a young man who played a huge role in our music camp for two years. Michael was recently ordained as a Sovereign Grace pastor and sent out to Addis Ababa, the capital city of Ethiopia, to plant a church.

Ethiopia has one of the highest poverty rates in the world. For every 1,000 children five years old and younger, 166 of them die, many from preventable diseases. 78% of the 86 million population live on an income of less than $2/day.

This is where a trusted, godly man and his family have gone to plant a church, and they are eager to have short-term teams join them as they serve the Ethiopian people.

Short-term missions trips have developed a bit of a bad reputation in recent years. We’ve come to realize that the lost aren’t saved by parachuting believers in for two weeks and then leaving the locals to cope on their own. But that doesn’t mean that there’s no room for short-term missions if they’re done the right way, especially if they’re done in partnership with local people and a local church.

I think that short-term missions trips like these to poor countries are one of the things God can use in our lives to guard us from the rich man’s apathy. There’s nothing quite like living face to face with people like Lazarus where you’re in their homes. You’re binding up their wounds. You’re holding their starving children. We need to be reminded that the majority of the world doesn’t live like us. They live like Lazarus, and they are begging to be fed with what falls from our tables.

The love of money is at work in our hearts to make us as callous and selfish as the rich man. We need to fight against it, and one of the best ways we can do that is by going out to intentionally serve and live alongside the poor.

(2) **THE RICH MAN’S IDENTITY**

If we don’t fight against the love of money, then the next part of the parable gives us a sobering picture of the kinds of people we will become, which leads to our second point: the rich man’s identity.

In the next part of the parable, Jesus tells us that both Lazarus and the rich man died. In verse 22 Jesus says that “the poor man died”, and that “the rich man also died and was buried.” Of course, the rich man had a proper burial because he had lots of friends and lots of money, but the poor man didn’t. He simply died, and his body was likely disposed of in an anonymous grave by anonymous gravediggers.

From an earthly perspective, it seems that the each man’s death corresponded to their lives. The rich man was honoured and given the same luxuries he enjoyed in life, but the poor man was forgotten and overlooked. But from a heavenly perspective, things couldn’t have been more different. Verse 22 says that Lazarus “was carried by the angels to Abraham’s side”, but the rich man in verse 23 found himself in Hades, where he was “in torment”.

How the tables have turned. Lazarus suffered for a time but is now experiencing eternal comfort. The rich man enjoyed comfort for a time but is now experiences eternal suffering. Suddenly, in the blink of an eye, all of Lazarus’ suffering had become infinitely small compared to the endless joys of heaven, and all of the rich man’s pleasures had become equally small compared to the endless torment of hell.

What would hell do to a person? Would it change the rich man for the better? Maybe he would repent of his pride and humble himself, or regret the way he wasted his life and how he spent all his money on himself. Maybe he would realize how selfish he had been towards poor Lazarus as, day after day, he begged at his gate. Does hell do that? As he experienced the consequences of his sinful life, would he repent and change for the better?

No. Hell may have been tormenting him, but it wasn’t changing him. We see that in verses 23-24. The rich man lifts up his eyes and sees Abraham far off and Lazarus there at his side, and he calls 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.”

Do you see what’s happening here? By now, Lazarus isn’t a poor, lame man covered in sores any more. He’s a glorified man now, shining with the majesty and splendour of heaven having fellowship with none other than Father Abraham himself, *and yet, the rich man doesn’t speak to him.* He’s still too proud to address him directly. He should have said, “Lazarus, I’m sorry for how I ignored you. I’m sorry for not helping you. I should have done something, but I didn’t. Will you please forgive me and show me the kindness that I failed to show you?” That’s what he should have said. That’s what a repentant man would have said. But that’s not what he said.

He says, “Father Abraham, *you* send Lazarus to me. *You* send Lazarus to serve *me* by relieving *me* of some of *my* torment.” Even after Abraham tells him that this isn’t possible, the rich man asks Abraham again in verse 28 to send Lazarus to his five brothers so that he may warn them.

Why does he do that? Why does he address Abraham and not Lazarus? It’s because to the rich man, Lazarus was still a nobody. It didn’t matter that he was in heaven and the rich man wasn’t. To the rich man, what he accomplished and what he possessed in his lifetime defined who he was, and what Lazarus failed to accomplish and possess defined who he was.

This is the second warning to those who would love money: if you love it, it will become your identity. It will become what defines you. It will become what gives you your sense of self-worth. It will become what makes you feel superior to those who have less, and inferior to those who have more. It will become the most important criterion that you use to judge the worth of everyone you know, including yourself.

And the terrifying thing about this is that hell won’t change that. Making money your identity will become so ingrained in who you are and how you think that even in the torments of hell, you won’t become a different person. You’ll be so caught up in your worldly wealth and accomplishments that even millions of years after your death, when all your wealth has literally turned to dust, it will still define you. You’ll still puff with pride about what you accomplished and what you possessed even though you’re surrounded by nothing but God’s wrath.

That could be us. That could be us if we don’t guard our hearts from the love of money.

This is why Jesus gives Lazarus a name but not the rich man. The rich man was just that, and only that. He was rich, nothing more, a man defined by his wealth.

Lazarus, on the other hand, was given a name. And do you know what his name means? It means “God is my helper”. Lazarus is the only person Jesus ever names in any of his parables, and his name means “God is my helper.”

The man who can’t walk, can’t provide for himself, can’t treat his own sores, is named “God is my helper”. This is the one whom God helps? How? Where? We think, “Lazarus can’t be the man God helps. It must be the rich man! Someone so prosperous, so comfortable, so *blessed*, he must be helped by God right?” No. Lazarus is the one whom God helps. Not the rich man. Lazarus.

Have you ever found yourself in Lazarus’ place? Perhaps you’re there right now. You look around at your life and it seems that nothing is the way it should be. Life seems to be full of one bitter trial after another, and there is so little relief. You wonder, “Where is God? What did I do to deserve this? Why isn’t he answering my prayers?”

Lazarus shows us that, even in your darkest hours, God is with you as your helper. You may feel that you’ve lost everything, but God is your helper. You may feel that you can barely make it another day, but God is your helper. You may feel that others have it so much better than you do, but God is your helper. You may not be able to see how he is helping you now, but one day, it will all become clear to you. It may not be until you die. That was the case for Lazarus. He didn’t have relief from his pain and suffering until the day that the angels carried him to heaven. That may be the case for you as well. So don’t give up. Trust in God. He is your helper whether you see it or not.

(3) **THE RICH MAN’S DESTINY**

There’s one more warning for those who would love money, and it is found in Abraham’s dialogue with the rich man, leading to our third point: the rich man’s destiny.

In this parable, we find one of the most vivid and terrifying descriptions of hell in the Bible. It’s given to us by the rich man himself. Nowhere else in all of Scripture do we hear a person describing what it is like to be in hell. The rich man may not be a real person, but his words represent the words of anyone who ends up in that dreadful place of torment.

Jesus tells us in verse 23 that the rich man was “in torment”, and then he describes this torment in verse 24: “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.” We don’t know if he’s describing literal flames or figurative flames. One commentator, for example, says that the word “anguish” is typically used to describe mental anguish rather than physical. Whatever it may be, no one questions this: hell is a place of extreme suffering. The suffering is so great that even a single drop of water seems like it would make life a thousand times better than it currently is.

But Abraham refuses in verse 25. He says, “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.” Abraham is telling him that you reap what you sow. Show apathy towards others, and God will show apathy to you.

And then he adds these damning words in verse 26: “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.”

There’s no turning back. Once in hell, always in hell. There will be no end, and there will be no relief. No joy. No love. No peace. Nothing but unending torment.

This is the third warning to money lovers: if you love money, you will spend an eternity in hell. You may think, “I won’t go to hell if I love money and live for it as long as I believe in Jesus.” That’s not true. Jesus said, “No one 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.” If you truly believe in Jesus, it will change the way you live. It will change what you worship. You’ll worship God, not money. But if you continue worshipping money, it reveals that God isn’t your master. Money is, because you can’t serve God and money.

So what hope is there? How do we guard ourselves from the rich man’s apathy, the rich man’s identity, and the rich man’s eternity? The rich man’s hope is in miracles. He realizes that it’s too late for him, but it’s not too late for his family. He says in verse 27: “Then I beg you, father, to send him (Lazarus) 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.” Abraham replies, “They have Moses and the Prophets; let them hear them”, but the rich man persists: “No, father Abraham, but if someone goes to them from the dead, they will repent.”

The rich man thought that the only way someone could escape hell was by witnessing a miracle. “Send Lazarus back from the dead to my brothers and they’ll listen to him! They won’t keep living for themselves and for the love of money. They’ll repent!” But Abraham replies in verse 31 that, “If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.”

What is our only hope to escape hell? The Word of God, and nothing else. Not miracles. Not the words of dead men. The Word of God.

No stronger statement could be made about the sufficiency of Scripture. All that we need to be saved from God’s wrath is in the Bible. It is enough. Why? Because the Scriptures are the very words of God. They contain his life-giving, life-creating words pointing us to Jesus Christ, who is the only means of salvation.

It is in Christ that we are saved from the rich man’s fate. Christ took the penalty of our sins upon himself when he died on the cross, so that we could live with him in heaven forever. If you trust in him, meaning that you give him your life, believing that he saved you and has purchased you for himself by his blood, then you will never face even a second of the torment that the rich man suffered in hell.

But if you do not trust in Christ, if you insist on living your own way, for your own pleasure, to build your own legacy, then the rich man’s fate foreshadows your own.

**CONCLUSION**

Jesus calls us today to fulfill the greatest commandment: to love the Lord our God with all our heart, soul, mind, and strength, and to love our neighbour as ourselves. Don’t love money. Love God, and in loving God, learn to love others. Money may give us hope in this life, but it offers zero hope for the life to come.

So let’s be generous with our money. Let’s not ignore the needs that are laid at our gates. Let’s respond with mercy, compassion, and humility. But most importantly, let us devote ourselves to the Word of God, because that’s where we find Christ. That’s where we find the gospel. May we revere this book, submit to this book, love this book, and study this book, so that when we die, God’s very angels will carry us to our Heavenly Father’s side.