

Dear friends in Christ,

I want to start the message today by offering a sincere apology. This week I did a little research. I looked back on all the messages I've preached over the last year. And I did not find a single sermon about money. Not one. And honestly, I don't remember the last time I preached a sermon about money. And I have to apologize for that.

First of all, I need to apologize to the non-church goers. I don't know if there are any here today, but it's possible. Ask most non-churchgoers, and they will tell you that one of the main reasons that they don't go to church is that all the church wants I their money. By my oversight in *not* talking about money, I have taken away one of you primary excuses for not going to church. So you've probably been mad at me for that, so I apologize. But I'm going to fix that starting today.

Second, I have to apologize to all you regular church goers who are here today. And the reason is that since the Bible has so much to say related to money and possessions, I feel I haven't been a faithful proclaimer of God's Word in this matter.

There are literally hundreds of places throughout the Bible where God gives us wise instruction when it comes to our earthly possessions. In Scripture God gives us detailed instruction about money and possessions,

- including teaching us about planning and budgeting.
- It has lots to say to business owners about hard work and fairness,
- and to workers about hard work and honesty.
- It has lots to say to us about contentment.
- It warns us about worry.
- It has lots to say to us about debt and why it is wise to avoid it.
- It gives advice to people about lending money.
- It directly addresses those who are looking to get rich quick.
- It has lots to say about giving and generosity.
- It even gives us wisdom about investing!
- It is clear about God's promises to provide for us.
- It talks about paying taxes.
- It talks about wasting money.
- In general there are tons of Scriptures about properly managing money.
- And it warns sternly about having a love for money.

Now, in the past year or so, we have briefly touched on some of these topics. But I think you will admit, we have lots of ground to make up in our talk about money. So while I will apologize that we haven't talked much about money, I will not apologize that starting today, we are starting a 7 week series of messages we are going to make up lost ground, and learn from our wise God the thing he wants us to know about our earthly possessions. And to be perfectly honest, 7 weeks isn't enough, it's just the longest anyone will stick with this topic. I listed 15 important areas where the Bible address our earthly possessions. We're only taking 7 weeks. We have a lot

to learn, so I pray that you will be here every week so you don't miss any of this important instruction from God.

Today, what we want to talk about is this very important concept. Are you a master of money, or does your money master you? Understand this right. God is the ultimate master of everything on the planet, including all the stuff he has entrusted to your care. But the question is: that stuff he has entrusted to you... are you ruling it, or is it ruling you? Are you controlling it, or is it controlling you? And to what end are you managing your money? What is your goal and purpose? To answer these vital questions, we turn to Luke 16:1-15. We're going to look at the end of the reading first, because it clues us in to why Jesus tells the parable which comes at the beginning of the text.

**14 The Pharisees, who loved money, heard all this and were sneering at Jesus. 15 He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.**

The Pharisees loved money. Paul wrote, "The love of money is the root of all kinds of evil." Their love of money led them to great evils. But they weren't the only ones to struggle. Jesus' own disciple, Judas, struggled with a love of money. It is a fact that many of you here today struggle with a love of money. While this is a tendency in every human heart, I think we here in America are especially tempted by this sin... except in our society, it isn't called a sin. It's called a virtue. To love money and to sacrifice greatly to get lots of it is called "the American dream." To go from rags to riches is the American dream! Can you see how condemning that is? The American dream is not to help the poor. It's not to be good managers of our nation's resources. The American dream is certainly not to share the saving message of Jesus Christ with the lost. No, the American dream is to get rich in a big way... and our country is unique in that we offer that opportunity, that possibility, to every single person.

To the Pharisees, who loved money. To you and I who have a sinful tendency to love money... Jesus spoke this parable. Listen carefully, this is a strange parable of Jesus. You're going to wonder what in the world Jesus was thinking when he told this story:

**Jesus said, "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.' The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg— I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly, and make it four hundred.' Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.'"**

You see what the man did? When he knew he was going to lose his job, he thought fast. He cooked the books and helped his master's *debtors* by decreasing their debt and settling their accounts. He paved the way for his future by making quick friends with people in high places.

Now, here's where the story takes a totally unexpected turn! You might expect this conclusion: The master discovered what the manager did and threw him into prison for his great wickedness. And Jesus said, "So too your heavenly Father will treat you when you cheat people!" But that's not how the story ends:

**“The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.”** Jesus commended the crooked manager. How could that be? If you look carefully, the rich man commended the man’s *shrewdness* in taking care of his situation. The manager now had friends who were indebted to him. The manager had used money to accomplish his goals.

So what is Jesus teaching us here. This parable reminds us of something very important when interpreting parables. In Jesus’ parables, there is only one point of comparison. Jesus is trying to teach one simple truth. He’s not setting up the whole story as an example to follow. Obviously, Jesus is not teaching us to be dishonest and cheat others if it will benefit you. Or “Win at all costs.”

Jesus followed up by telling the disciples to use worldly wealth to make friends as well. Use your earthly wealth wisely so you to provide benefits for yourself in the life to come. In other words, don’t manage your wealth such that you are thinking about the short term: getting rich, getting lots of earthly stuff, having a life on earth that is easy. Rather, use your earthly wealth with great wisdom, leveraging all that you have to make a difference in eternity.

For example, building up a huge bank account may make sense if you’re thinking about this world, but it doesn’t make much sense if you’re focused on eternity. Getting lots of toys and stuff may make sense if you’re focus is on having fun and being comfortable in this life. It doesn’t makes sense if you’re focused on making an eternal impact.

If you are generous with your wealth and therefore **gain many friends**, you have more influence with them when you share God’s eternal word of salvation with them. That would be wise. If you were generous in **supporting organizations and endeavors** that seek to advance the gospel of Jesus Christ, that’s an investment of earthly wealth that pays eternal dividends. If you support the **Christian education** of someone in our school, or high school, or someone who desires to become a pastor or a teacher, you are using your earth wealth with an eternal perspective. God calls us to have a different view of our money and possessions... the long view. With every bit of earthly stuff God has entrusted to our care, we must ask the question: how can I manage this... leverage this... for the maximum impact in eternity?

Jesus continued his commentary on this parable: **“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?”** Jesus makes a striking point here. All earthly wealth amounts to “very little.” When God looks at Warren Buffet’s multi-billion dollar net worth, he says, “Pfff!” When my 2 year old son, Micah, gets a penny, he thinks he’s rich. My older kids aren’t impressed with a penny. When we think of having millions of dollars, we drool and we are impressed by those who have it. God looks and considers it pocket change. And yet on the other hand, it is important. God looks at how we handle earthly wealth (which amounts to very little) and asks, “If you can’t even manage this, how can I entrust you with a lot?!... Like the message of eternal life... like my Kingdom which I have promised to all who believe?”

Then Jesus concludes with this. Listen carefully:

**Jesus said, “No servant can serve two masters. 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 both God and Money.”**

What you love and yearn for is what is your master. What controls you is your master. Is your life controlled by money? Do you love money? Do you yearn for money? Is a disproportionate amount of your time consumed by getting more money? Do you dream of having enormous amounts of money, say, by winning the lottery? Friends, these are warning signs that you are not a master of money, but it has mastered you.

Money is a terrible master for two reasons. 1) Money is a master you can never satisfy. It continuously cracks the whip. Our culture only fuels it. There is always more stuff to have. More things to buy. Every ad you see... and you see dozens every day... tells you that you can't yet be satisfied. You need more. You feel the pressure to earn more so you can buy more... or to borrow more so you can buy more. 2) Money is a master that never rewards. In fact, the final consequence of a life of service to money is eternal death. With money, you get a temporary high from buying something. But it doesn't last very long. Soon you're wanting more. Meanwhile, your craving for money has pushed God out of your heart, and eternal death awaits.

Listen: There is a far better Master! 1) God is a master that is satisfied. Because our lives didn't measure up, God sent his Son who came to earth in poverty. Yet, though he was poor, he gave the most expensive gift imaginable to rescue us from slavery. He didn't pay a billion dollars to set us free. He paid in blood. His own holy, precious blood poured out for your sins and mine.

Peter wrote in his first letter: **“For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your forefathers, but with the precious blood of Christ, a lamb without blemish or defect.”** God redeemed us (bought us back) with the life of his only Son. We are free from the mastery of the devil and money. We don't serve them because we have another, wonderful Master: the Lord. We have the honor of following his direction.

And that leads us back to the parable of the unjust servant. That servant used the resources with a mind toward what was soon to come. God has given us the freedom now to manage our money with an eternal view. We are free from the control of money because we are controlled by Another. The key to Christian stewardship... Christian money management... is not giving 10% to the church. The key is to recognize that the Lord Jesus Christ is my master. I live for him, not for self, not for money. I live to serve him and honor him with all that he has entrusted to my care. How can you master money instead of being mastered by money? Trust that the Lord Jesus is the master of all. The master of your life. The master of all that you have. In the coming weeks, open your heart to what God is going to tell you about how you can serve him with the earthly possessions you manage for him. To God be the glory. Amen.