



“God and Money”  
Luke 16:1-13

**Idea:** Like it or not, a declaration of allegiance is made with every monetary decision.

**Intro:** When God’s people gather for worship and instruction, what things should they bring with them? Many of you bring important things like breakfast casserole, donuts, and sausage biscuits. Others will bring a shawl or a light blanket because this room can be cool at times, or at least that is what I am told. Parents and grandparents of younger children will bring a coloring book or activity pages. These all are important and good. After all, we love second breakfast in small group. However, they probably do not rise to the level of most importance. So, what should we bring as we engage with the Lord? Hopefully, you know the Bible ought to be in your hands. As we gather in worship, there is no other voice we want to hear other than the voice of God through the Word of God. Every Sunday, we open the Bible and teach from its pages, and as such, God speaks to us. Therefore, it is paramount that we bring the Bible with us to worship the Lord.

There is at least one other thing we should bring with us to worship, which might be a surprise. It is our money. Before you check out, let me remind you of what King David once said. He told Araunah, *“I will not offer burnt offerings to the LORD my God that cost me nothing”* (2 Sam 24:24). David understood what we too often fail or refuse to understand, and that is worship is about ascribing worth to God. One of the ways we do that is by offering something that is valuable.

Unfortunately, too many people miss out on worship opportunities because they fail to plan for worship. They show up on Sundays with nothing to bring to the Lord largely because they did not plan for it. Someone once said, “It is difficult to save money when your neighbors keep buying things you cannot afford.” Without a plan and worshipful intentionality, their money goes to everything else in their lives. There is no financial margin, which means there is no room for the worship of God. The lack of a gift to give shows that no value has been placed on the Lord.

Right now, you are probably thinking, “Wow! Pastor, you are coming on pretty strong.” My intentions are not to lay on the guilt or manipulate members and regular attenders to give more. Instead, it is to highlight and bring application to what the next set of verses in Luke are teaching. In them, Jesus makes a strong connection between God and money. While we may not want to hear this message, I have told you before that our pocketbooks have more to do with heaven and hell than our hymnbooks. You see, singing worship songs is much easier than giving our first and best to the Lord. It does not take much effort to raise our hands, but expressing generosity is not for the faint of heart. Like it or not, a declaration of allegiance is made with every monetary decision. This is what I want you to see from Jesus’ words in our passage.

[Read Luke 16:1-13.](#)

**Inquiry:** We read and teach from the Bible because from it we learn who our God is. The goal is not to know a bunch of facts. The goal is to get to know Him better. One of the ways the Bible helps us to know God better is through word pictures. For example, Jesus is portrayed as “*the bread of life*” (John 6), “*the good shepherd*” (John 10), and “*the true vine*” (John 15). Through these images we learn something of what the Lord is like and how we are to relate to Him. We learn that the Lord feeds and nourishes, cares and protects, and supports and gives life to His people.

Another image that is not as popular is “*the master of the house.*” Luke uses it multiple times (12:35-40; 14:16-24). Through this image, Jesus is presented as the owner of the house and all that is in it. The image teaches us about the Lord’s ownership, but it also teaches us about stewardship. The idea of stewardship runs throughout Luke 16. The chapter serves in many ways as an answer to the question posed in 12:42 of who the faithful and wise manager is whom the master will set over his household. The faithful steward is the answer. From this passage, we learn that faithfully stewarding our money is closely connected to our worship of God. There is a declaration of allegiance made with every monetary decision.

I want to show you four things from this parable. Then from it, I would like to offer three lessons to be learned.

### **1. The stewardship of worldly wealth. (vs. 9)**

The rich man who owns the estate has heard a credible accusation against his manager. As such, he has decided that a change is needed. The manager is fired and instructed to turn in the account of his management (vs. 2). In today’s terms, he would be turning in his laptop, credentials, and credit card.

This man failed to properly steward the rich man’s estate. He wasted the man’s possessions. He was not the owner. Perhaps, if he had been the owner, then maybe he would have managed things better. Instead, he showed no concern for the master or his property.

After learning that he was being fired, the man decided he needed to do something to make his life easier. He worked out a deal with the master’s creditors. He finally showed some shrewdness in his business dealings. Through the manager’s actions, Jesus makes the point that faithful stewards use worldly wealth to make friends in eternity.

Look at what verse 9 says. Jesus uses the mishandling of the owner’s estate to make the point that worldly wealth will fail. Money makes a terrible god. It is fleeting and finite. After all, life for everyone comes to an end, and worldly possessions cannot be passed onto heaven or hell. Therefore, while we have the opportunity, we must invest our money in making friends for the Lord. Rather than living as if this world is our permanent home and judgment is never coming, we should steward the resources God has entrusted to us for His glory and the good of others. This means that as Christ-followers we should leverage the money and possessions the Lord has entrusted to us for Kingdom purposes, using them to win lost sinners to Jesus and making disciples.

The manager was guilty of wasting the owner’s possessions. How is your stewardship of the worldly wealth God has entrusted to you as a Christian?

### **2. The certainty of fiscal accountability. (vs. 1-2, 10-12)**

The owner immediately acted on the information he had received about his manager. He took the man’s responsibilities as the manager seriously. The most important thing about a manager/steward is that he or she serve faithfully. This manager forgot that he was a steward and began to operate as if he were the owner. He became a prodigal steward who wasted rather than invested his master’s wealth. So, when the owner learned of the man’s actions, he called for an inventory of his goods and an audit of the books. When he found him to be a thief, the steward was fired (vs. 2).

This parable teaches us the certainty of fiscal accountability, but why does Jesus seem to care so much about money? I told you back in August that Jesus spoke a lot about money because it says a lot about a you. It is a window to your heart. The story of our lives is told by how we live and what we do with what we have during our short time in this world. Stewardship, then, is something we must correctly understand and master in life. In many ways, your stewardship over the money and possessions entrusted to you becomes the story of your life, and there will be an accounting because God cares about your story.

The manager was unfaithful in the way he used the owner's wealth, and he was held accountable. How fiscally responsible is your stewardship? Yes, this question touches on the tithe and financially giving God what is His. It also touches on the stewardship of the remaining 90%. Remember that we are stewards and not owners, so God owns it all. He owns our time, talent, and treasure. The one who is faithful in very little can be trusted with much. Likewise, the one who is dishonest in very little will be dishonest with much (vs. 10). God calls all to give an account, so we should be fiscally responsible because it says much about the heart (Luke 12:34).

### **3. The commendation of shrewd management. (vs. 8)**

The manager knew he was being fired, and he never attempted to argue otherwise. Rather, than trying to change the past, this man devised a plan to secure his future. He knew manual labor was not his forte, and he was too proud to be a beggar (vs. 3), so he decided to make friends with his master's creditors. He shrewdly/cleverly gave each of them a discount if they paid up immediately. The creditors became indebted to him. Naturally, therefore, when the manager needed help in the future, those creditors would be obligated to help.

The manager's actions were self-serving, so Jesus' point in verse 8 was not to commend the manager for saving his own skin. No, Jesus commended the man for his wise use of opportunity. The *"sons of this world"* are experts at seizing opportunities for making money and friends and getting ahead. Therefore, God's people should take heed and be just as wise when it comes to managing all that has been entrusted to them.

If only believers would give as much attention to the things that concern eternity as they do their worldly business. If only believers would be as spiritually shrewd as the dishonest manager was in his temporal pursuits. Red Lane's ministries, church planting, and mission work around the globe would look much different if we did. The people who need Jesus where you live, work, and play would be in a much better place if you did. Is the Lord able to commend your shrewd management of the things He has entrusted to you? Do you wisely use the opportunities and resources God has placed in your hands for Kingdom purposes? If not, then why not? The reason could be due to the fourth thing I want to show you.

### **4. The delusion of divided affection. (vs. 1, 13)**

The manager served the master. He started out with this understanding, but somewhere along the way the manager stopped serving the master and began serving himself. Jesus concluded the teaching of this parable with the profound truth that *"no servant can serve two masters."* Therefore, as we contemplate this parable's teaching on God and money, we must recognize that we cannot serve two gods. We have the choice of either serving the god of money and possessions, which is idolatry or serving the One, true and living God who owns everything. While we would like to delude ourselves into thinking we can do both, we cannot serve God and money.

When God is our master, then money becomes our servant, and it is used in the will of God. When, however, money is our master, then we become its servant, and money is a terrible god. The Christian

who has started serving the god of money wastes rather than invests his or her life. This person lives for pleasure, comfort, retirement, and even good things like family. None of these things are bad or wrong. They just are misplaced priorities because no room has been left for gospel investment in people. The person who serves the god of money will be friendless at the gates of glory.

With these four things in mind, here are three lessons to be learned from this parable:

### Three Lessons:

- 1) Use your wealth and possessions to invest the gospel in others.  
I encourage you to become a tithing Christian, giving your first 10% of income to the Lord through the budget of this local church. Wherever you are financially today, make the commitment to begin moving your finances in that direction. The Master, however, does not just own the 10% you give back. He owns the 10% and the 90%, so I encourage you to do a thorough assessment of how you use the things God has entrusted to you for Kingdom purposes. How are you using your wealth, property, house, etc. to invest the gospel in people?
- 2) Be trustworthy in your use of wealth and possessions.  
Whether you have much or little, faithfully steward what the Lord has entrusted to you.
- 3) Refuse the temptation to serve both God and money.  
Do not be like the dishonest manager who forgot that he served the master. It is a short and easy step to make but refuse to move in that direction. Rather than gripping the things God has entrusted to you, live with your palms up. Be a faithful steward who manages the Lord's resources for His glory and purposes. Remember that Jesus makes the point that worldly wealth will fail (vs. 9). Money makes a terrible god.

**Conclusion:** The Lord calls us to be shrewd, to use all our mind, intellect, and will in the management of money. In doing so, we will be welcomed in heaven by those who benefited from our gospel investment. What are you doing with your money? How calculated are you with it so that you are making sure that people will spend eternity with you in heaven? Remember Jesus' words:

*<sup>19</sup>Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup>but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also. – Matt 6:19-21*

If you want to manage your money and possessions for God's glory and purposes, then live on a budget with Him at the top of it. Be faithful to tithe through the church. Give as the Lord leads to mission and benevolence offerings. Use your home to welcome people. Use your talents to serve people. Invest your time in Kingdom work.