

# Christ and Money

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[ 0 : 00 ] Friends, let's just pray. Father, we thank you for your great kindness to us in so many ways. We thank you for the riches of this earth. We thank you for the riches of friendship with you.

And we pray today that as we absorb the riches of your word, that you would help us to live rightly in response. We pray these things in Jesus' name. Amen. Well, friends, I want to begin today's Bible talk by confessing that this talk is just a little problematic for me.

You see, I'm about to speak on a problem for which I need to confess right up front that I have a vested interest. I mean, let me be frank with you. I live on your money. That is, the money that you put in the plate is money that means I don't have to go out and do an ordinary job.

It puts a roof over my head and my wife's head. It puts dinner on our table. It puts food in the fridge and the cupboard. It pays for the petrol in the tank of our car. It helps fund the computer that spat out this sermon this morning.

You see, I am a beneficiary of your generosity. And so, a sermon on money can easily give the impression that I am singing for my supper.

[ 1 : 15 ] So, I have a vested interest. However, I need to tell you up front that I am totally unembarrassed about what I am about to do. I am unembarrassed because I am your pastor and teacher and my job is to tell you what God says in his word.

It is to teach the Bible to you. And when I read the Bible, I find that God is unembarrassed about talking about money himself. And so, I presume that I should be too. You see, money matters to God.

It matters to his son Jesus. It matters to the apostles who wrote the New Testament. More than that, money is so important in our world, isn't it? You see, our governments, our media, our economies, our marriages and nearly every aspect of our lives are dominated by financial interests.

Money dominates our existence. And so, it is important that we listen to what God has to say about money. And that means it is crucial that I ask your pastor to follow the lead of God, Jesus and the apostles and speak to you about money.

So, that in mind, could you turn with me to Luke chapter 16 in your Bibles? Friends, I wonder how you felt when you heard our Bible reading from Luke 16 not so long ago.

[ 2 : 27 ] You see, I think this Bible reading somewhat embarrasses many Christians and it embarrasses them because of the portrait that is painted of Jesus here. You see, after all, when you first hear this parable, Jesus seems to be inclined to compromise with evil, doesn't he?

He seems to approve of this manager's canny self-interest. And in fact, more than that, he appears to be recommending a way of life to his disciples that we generally would think is not very good.

Jesus tells people to make friends using money. He also bases his teaching on the story of a shrewd scoundrel who feathers his own nest at the expense of the man who trusted him.

And then he tells us, that man should be your model. And we think, hang on a moment, what is going on? You can see this is something of an embarrassing parable. But let's have a closer look at it and see if we can work out exactly what it is telling us.

Let's look at the details. So first of all, let me set the context. You see, this parable is found only in the Gospel of Luke. And that, I think, is quite important. You see, if you read through Luke's Gospel, you'll find that Luke is someone who appears to have a significant interest in the poor.

[ 3 : 41 ] And this parable occurs in a number of parables about money. Have a look just in your Bibles. Flip back to chapter 15. Chapter 15 tells a story of some lost money, a lost coin.

It is therefore a parable about money. Then in chapter 15, we have a parable about a lost son. Now, you might remember about this lost son. The parable of the lost coin is about money. So is the parable about the lost son.

You see, he's a son who squanders his father's inheritance, which is another way of saying his money. And two parables before. So the two parables before the one we get to today about money.

Now, have a look at the parable immediately after this one. It's a parable about Lazarus and the rich man. That is a man who's got lots of money. So it's a parable that concerns money in some way or another.

And even a little bit of teaching from verses 14 to 18 is about the same. So can you see what I'm saying? And Luke, if you only had these two or three chapters, you could see he's pretty concerned about money.

[ 4 : 40 ] And he records a number of stories about Jesus and money. He wants to show us Jesus is very concerned about this topic. He's concerned about money, about poverty, about wealth.

So that's the context. Now let's have a look at the parable itself. Now, verse 1 tells us there's this rich man. And this rich man has a manager who manages his household. He's responsible for looking after his master's affairs.

And verse 1 tells us that he's also been accused of squandering his master's property. And we get the feeling that the accusations are probably correct. Don't we?

I mean, there's no hint that they're incorrect. We think he's wrongfully used his master's money. And in verse 2, the master acts quickly and he calls in the manager. And look at verse 2. The master says to him, Now, the manager knows he is in trouble.

And he knows that he can't rescue himself out of this. And so what he does is he uses the very last hours of his job to alter the accounts of his master to his own advantage.

[ 5 : 48 ] And so in verse 5, what he does is he calls in the debtors. And he acts with a clear goal in mind. He acts to make sure that these people who owe a great debt appreciate him.

He wants them to be sympathetic, friendly towards him. Now look at verse 8. You see, verse 8 says this. Can you hear what's happening?

The master hears what the manager has done and he says, That is smart, or shrewd if you like. He praises the manager for being shrewd. He's still dishonest, but he's shrewd.

And then Jesus speaks in verses 9 to 13. And he says three things. You also should be shrewd. You should shrewdly use worldly wealth to gain friends for yourself, so that when that wealth is gone, they will welcome you into, not just their physical, but to eternal dwellings.

Two. He says trustworthiness in handling worldly wealth is a prerequisite for handling true riches. And three. He says you cannot serve two masters.

[ 7 : 02 ] That is God and wealth. So there's the parable in broad outline. Now, let's go back and have a bit of a closer look at some of the aspects of it. The first thing I want you to do is look at the references to wealth or money in this passage.

Look at verses 9, 11, and 13. Now I want to tell you that underneath these words there lies a word which is the word mammon. Now the word mammon really literally means money or wealth.

And I want you to look at the original language or tell you what the original language is. Look at verse 9. It talks about, in the original, the mammon of unrighteousness.

And then verse 11 says, unrighteous mammon. And then verse 13 says, just mammon. Now the word mammon, like I said, is just the word for wealth. Well, it does not of itself have any negative connotations.

But when you add another word to it, such as unrighteous, you're clearly saying something about it, aren't you? When you add unrighteous, you make sure people understand that you are talking about mammon or wealth in negative terms.

[ 8 : 07 ] When you contrast mammon with God, then you're talking about it in negative terms. Can you hear what Jesus is saying? Can you see what he's doing? He is talking about money.

And he's making sure that we understand that he sees it in negative terms. That is, I don't think Jesus sees wealth in neutral terms. You see here, at least in this parable, it is used with negative force.

It is a negative influence. It is not simply mammon. No, it's got a word attached to it which says unrighteous mammon. It is something that belongs to this world, something that is by its nature unrighteous.

Now, I think at this point maybe you could be forgiven for thinking, hang on a moment, Andrew. Surely that's not right. Money is not negative. Money is the creation of human beings.

You know, money is what humans have done. It's just a sort of sophisticated bartering, really, depending on your cultural context. It's just bits of shell or perhaps metal or paper or plastic or bits of wood.

[ 9 : 07 ] It's material. It's not spiritual, Andrew. It's not negative like you're saying. But is it? Let me suggest that it cannot simply be bits of shell, bits of plastic, bits of paper, bits of coin.

Let me explain by putting it in a larger biblical context. How does the Bible start? What is the world like according to the Bible? Well, God's view is clear, isn't it?

What is God's view? From the very beginning of creation, God made the world good. And God created it good. And on page two of the Bible, Satan challenged God and his rule over the world.

God created the place good. But Satan challenged that. And he challenged humans to listen to him. And humans caved in and did. And human beings went along with him.

They've sided with Satan against God. Human nature, you see, is by nature independent. It's willful. It's sinful. Its nature is set on independence from God.

[ 10 : 09 ] It's set on gaining what works for them and what's good for them. That's what the sin of Adam and Eve is all about. That's the world we live in. For we are like them. It's presented that way in the very first page of the Bible.

So you know, and I know. And it's into that world that money comes. Now what do you reckon is going to happen when you throw money into that world? Well, shells are not in themselves evil.

Metal coins are not in themselves evil. Paper is not evil. Plastic is not evil. But when those things are picked up by human beings, sinful human beings, they can easily, oh so easily, become transformed into the most evil things this world has ever seen.

When these things are stamped with the name and a face of a ruler, they become a hugely negative force, an unprecedented opportunity for oppression. They become weapons when they are marked such.

They become rebel powers of sedition and death and wickedness. Friends, this is the world that we live in. A world, and you know it to be true, where money is a negative force because it is under the control of human beings.

[ 11 : 18 ] Money in our world destroys people and nations. It is under the control, says Jesus here, of people who are of this age.

And that's not a positive comment. They are therefore under the beck and call of Satan. They are therefore using money so often in a way set against God and his ways.

Listen to what Jesus says. Mammon is unrighteous when it is in the hands of the people of this evil age. So now, with that in mind, let's take a look at the manager's action.

Why do you think this manager is praised by Jesus? What did he get right? Well, there could be a number of possible answers. It could be, you see, that his boss has been charging interest.

And that wasn't allowed really by Jewish people of this time. And it could be that what the manager has done is just knock the interest part off. And he simply is putting himself in a good situation, doing things that please people, pleasing the debtors, acting legally himself.

[ 12 : 23 ] And he portrays his master even more as a generous man. That's why I think the master is praising him. That's the critical part of this parable. You see, what has he done? He has done something that makes his manager look generous.

He has been very shrewd, very cunning. He has made himself look generous. Why does Jesus praise him? Because he acts like God. You see, humans act with their own interest in mind.

Human nature and money are often directed toward gain and profit for themselves. But the manager, no, no, he acts like God. He releases debtors of their debt. He cancels out the debt.

He makes friends with people by being generous. Now, admittedly, he does do it with someone else's money. He does do it without charge, though, and without obligation.

In other words, he acts with grace. And grace, friends, forms friendship. And the sort of relationships that count and can be relied upon, because you know the next day you can go back to those friends you've been gracious to, and they will understand you've been gracious.

[ 13 : 29 ] That, I think, is why the manager is praised. There's lots of things he doesn't do right, but what he does do right is he's being gracious as God is. He's forgiving debts as God forgives debts. He's making friends from money by being generous.

And in that way, he's a model for us. There's lots of other things he's not, which is why this text makes clear that he's dishonest. We must use money to be gracious as God is gracious, to be generous as God is generous.

And as we do this, we transform money from being a weapon for iniquity to being a tool, a vehicle for relationship with God.

Money will inevitably fail because it is of this evil age. So don't rely on it. It will fail. Rather, use it as a means of reflecting God's character.

Use it to be generous and beneficial as God is generous and benevolent. Now, let's have a look at two points of application made by Jesus. Look at verses 10 to 12. So in verses 10 to 12, Jesus says, Whoever is faithful in very little is faithful also in much, and whoever is dishonest in a very little is dishonest also in much.

[ 14 : 38 ] If you have not been faithful with the dishonest wealth, who will entrust with you to you the true riches? And if you have not been faithful in what belongs to another, then who will give you what is your own?

What is Jesus saying? He's saying, money matters. Money is not unimportant. We must prove ourselves faithful in it. And if we prove ourselves faithful in this, with such a little thing as coins and cash, then God will entrust to us true wealth of the kingdom, both in this life and in the next.

The second point of the application is verse 13. Look at what Jesus has to say in verse 13. No slave can serve two masters. A slave will either hate the one and love the other, or be devoted to the one and despise the other.

You cannot serve God and wealth. Can you hear what he's saying? He's saying there are two possible masters to whom you can give allegiance. Which are they? Well, each one has their own will.

Each one has their own system of behaviour. Each one has their own concept of love. Each one has their own value. Each one is opposed to the other. And the point is you cannot serve both because they are in such opposition to each other.

[ 15 : 50 ] You can only be faithful to one. So on the one hand, you can be faithful to money, conscientiously exercising management of money, playing that money game, making money, playing with money, manipulating money, and all for your own well-being.

Or you can be faithful to God, using money. And it's not to say you forget money. No, you use money. But for the kingdom, for God's purposes, for making Christ known, for being generous with it, as God is generous to you, by mimicking God in your use of it.

But you can't do both of those things. But you can't use money for yourself and at the same time be using it for God in one sense. You can't be devoted to one and the other.

One will inevitably dominate the other. You cannot serve God and money. And everyone here knows that. Because you become so infatuated with one or the other, don't you?

So friends, there is the parable. Now what I want to do now is just sort of tie all of this together a little bit to see what we've learnt from this. And I want to ask you, as I go through the things that we can learn, whether you're willing to pay the cost.

[ 16 : 58 ] You see, I think we modern Christians have sanitised money. I think we've become slaves to it and sometimes to the belief systems behind it. We've become willing handmaids, therefore, to Satan and his representatives.

My first point is, we should side with humanity against Satan and sin. You see, in our dealings with other people, money just pushes us, I think.

You see, it pushes us to put its interests and our interests before those of the person with whom we are doing business. We can't escape using money. We can't walk out of here today and do anything for more than an hour or two before we have to use money.

We can't escape it. But it must always be second to every other relationship we have. When we deal with someone, a person, we must see them as our neighbour, as an individual, as a person for whom we are responsible.

We must never do anything that harms that person. Never use money as a weapon against our brother or our sister. We must use it to be generous toward our brother or our sister. We must use it to reflect God's character.

[ 18 : 05 ] Let me ask you this morning, if this is what you do, do you use money to be generous? Do you use it to reflect God's benevolent and generous character? Second point, we should make money profane.

Now, let me explain what I mean. You see, in our world, money is a religious thing. It is a thing we worship in its own right. And money is incredibly seductive. There are some of you here, probably, that, like me, had money invested in the really good times.

And how often did you pay so much attention to that and how the money was going and what it was doing and so on? You see, money is so seductive. It has a supreme value often. It appears to have power to grant us anything that we want.

But more than that, it is a thing that we worship and serve ourselves or the evil one with. Money can be such a potent religious thing. And we must stop this.

We must cut down the idol. We must profane the worship of money. And let me tell you how to do it. It's really fairly simple. The best way to reduce money to a material instrument, the best way to destroy its element of power, is to give it away.

[ 19 : 20 ] And that's the advice given time and time again in the New Testament. In 1 Timothy 6.10, Paul tells Timothy, money is the root of all sorts of evil. And then in 6.18, do you know what he tells him to instruct rich people to do?

Be generous. Give it away. You see, the New Testament teaching is clear. Money is given to us so that we might have enough to live on and not be a burden to other people.

So that is that we have a roof over our house that we rightly look after ourselves. And money is also given to us by God to give away. And when we do give it away, we mirror the gospel.

We side with God. We act like God. So I'm urging you this morning to be like God. You belong to God. I belong to God. We have received his mercy.

We were bought with a price. He has given up his son on our behalf. He has given us all that he has to give in one sense. Now you are his.

[ 20 : 19 ] I am his. What are we going to do? Well, when the next, the fight passes around next, what are we going to do? Will we say, okay, the church needs to be supported. I guess I'd better do my bit.

Or when you hear some pressing need, what are you going to say? Well, this is how I do. I asked for a situation. I need to do my bit in it. I'll give something. Well, you could do that.

We could say, I remember the grace of our Lord Jesus Christ, who although he was rich, for my sake became poor, so that through his poverty I might become rich.

And friends, when you do that, you profane money by giving it away. That is how to profane money. Be richly generous. Abundantly generous.

But I guess that poses a question, doesn't it? And one of the major questions is this. If I'm giving my money away, what should I do? Who should I give it to? Who should I be generous towards?

[ 21 : 17 ] Well, let me give you some biblical principles. The New Testament says, do good to all people. Then it says, take a special interest in the poor. These things are very important. You should give to the needy.

Our generosity should overflow to the needy of this world. But the New Testament goes another step. It says, but a particular, take a particular interest in our brothers and sisters in Christ.

If they are poor, then they are to have a first concern of yours. Alleviate their poverty first. Friends, that's why we're praying for the persecuted church this morning. We're not giving them money at the moment. But why are we praying for them?

Because the focus of our prayer should be on our brothers and sisters in Christ who are so desperately needy. That's a right and godly thing to be doing. That's why we want to be doing it. We are to alleviate their need as much as we can, even if it is just in prayer.

But if it is in money, then in money too. But let me tell you that even if we've gone this far, we still haven't gone as far as the parable has gone. Our parable clearly states that we should give our money away in such a way that people enter the kingdom.

[ 22 : 19 ] Look at verse 9. Look at what Jesus says. For he says this thing, And I tell you, make friends for yourself by the means of dishonest wealth, so that when it is gone, they may welcome you into eternal homes.

Can you hear what is being said? This is the ultimate profaning of money. You see, currently money is in the hands of the evil one, used as a tool by him, in the hands of sinful human beings.

How can you profane that? What better way to do it than stripping Satan and his cohorts of their power by bringing people into the kingdom, by speaking the gospel to them, and by using your money so that that happens?

He's saying that those who are generous, Jesus is saying that those who are generous with the cause of the gospel will find some surprises in heaven. You see, it was their generosity that provided Bibles, that filtered into nations that were closed to the gospel and led to a whole host of people coming into the kingdom.

It was their sacrificial gift of money that enabled Paul Barker to go and teach people how to teach the Bible in Asia. It was their money that enabled Ridley to have adequate facilities so that there might be people to be trained up for ministry around the world.

[ 23 : 31 ] It was their sacrificial giving that ensured that Andy Prudeau could minister to people at Melbourne Uni and therefore lead students to lead others to Christ. It is our profaning of Satan's instrument of mammon that will enable us to have facilities here, that will enable us to multiply congregations and strengthen gospel ministry here at HTD.

Friends, what is a nice house with nice possessions in a nice suburb compared to the surpassing joy of joining with Christ in the overthrow of the evil one?

What is comfort and security compared with giving people the security of knowing God in Christ? What is an extra night out for dinner compared with eating with friends you never knew at God's great banquet at the end of all time?

Jesus was right. The pagans are so much better at it than us, aren't they? They know what they want and they know how to use money to get it. We Christians are not as smart as they are.

We don't value what God values and we haven't often got a clue as to how to make money make sure that it's God. That's what Jesus is asking for in this parable.

[ 24 : 44 ] Oh, how he longs for people to feel as he feels, to be generous as he is generous and to do so cheerfully and gratefully and to give and give and give because they just can't help being like God who gives and gives and gives.

They want him to be known and his son to be proclaimed. So friends, that's it for today and I need to say we haven't really, we've only skimmed the surface here.

Next week I'm going to produce a little booklet just on principles of giving and I'll make that available to you next week and I hope that'll enable us to think and reflect a bit more on this topic.

We must not be embarrassed about speaking about it. Jesus isn't. We shouldn't be. So let's pray. Father, we pray that we'll follow the lead and the advice of your son that we'd be like you, generous and therefore making friends by means of dishonest wealth so that when it is gone that they may welcome us into eternal homes.

Father, please help us to be wise. We pray this in Jesus' name.