

Biblical Principles of Money (Part 3) – Lk 16:1-13

Lk 16:1-13; Built to last is our theme for the year, from Mt 7; And the point, is that when you build your life on the rock-solid truths of God's Word, it will last
It will stand the test of time, shine the light of Christ, and weather the storms of life
Something everybody wants

➤ So to flesh that out, we've started with some *Biblical Principles of Money*; Finding first of all, that . . .

Principle #1 – Everything I have is God's

He made it, he gave it, and he still owns it

Principle #2 – It's my responsibility to be a good steward

A good manager; Not just some of the time, but all the time; And not just 10%, but 100%

Principle #3 – How I manage my money reflects my heart

It reflects the way I think and the attitudes that govern me; That was Part 1

➤ Part 2, last week, came from the first part of the parable right here in Luke 16; Where we found that . . .

Principle #4 – A little foresight goes a long way (v3-4)

Supported by 6 action points from v3-4; Really, the basics of financial planning

1. Consider the problem

2. Assess your ability

3. **Admit your pride** – As in, get over your unwillingness to do whatever it takes to *make* a living

4. **Make a plan** – Starting with a budget for the near term, and a strategy for the long

5. **Provide for your future** – No matter how little you make

6. **Leverage your situation** – Take stock of every means at your disposal and every relationship you have, and make the most of them

6 keys to financial foresight (**Summary**); That was Principle #4

Principle #5 – God expects me to be shrewd with my money (v8)

Shrewd as in smart, discerning, and street wise; Something God commends, and expects
In *all* our financial decisions; Especially as believers (**Summary**)

➤ Which brings us to Part 3, and Principles 6-9; So follow along with me as I read
[1] *He also said to the disciples [his followers], "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. [2] And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' [3] And the manager said to himself, '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. [4] I have decided what to do, so that when I am removed from management, people may receive me into their houses.'*
[5] *So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?'* [6] *He said, 'A hundred measures of oil.'* He said to him, 'Take your bill, and sit down quickly and write fifty.' [7] *Then he said to another, 'And how much do you owe?'* He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'
[8] *The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.*

[9] *And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.*

[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. [11] If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? [12] And if you have not been faithful in that which is another's, who will give you that which is your own? [13] No servant 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.*

➤ It's a tough parable; Especially the first part; But don't forget that . . .

Unrighteous wealth does not refer to dirty money

It's simply an expression for the currency of this unrighteous world; The means by which we do business in a fallen state

And 2nd . . .

Jesus is using a negative example to illustrate a positive attribute

A negative example of *dishonesty* on the part of the manager, to illustrate the positive attribute of *shrewdness* in the manager; We talked about that

Giving us 2 keys to understanding and applying the principles here (**Summary**)

➤ The next of which, is that . . .

Principle #6 – I should use my money to influence people for Christ (v9)

Look at what Jesus said in v9 again – *And I tell you, make friends for yourselves* [as in gather people about you] *by means of unrighteous wealth* [worldly riches], *so that when it fails* [when it's no longer of any use, or is all burned up after the day of judgment] *they may receive you into the eternal dwellings.* [Not the earthly ones of *this* age, but the *heavenly* ones in eternity]

The point being, that God has entrusted money to our care, in order to win friends and influence people, for *him*; Not for us, but for him; That's the implication here

Otherwise, they wouldn't be able to welcome us into *eternal dwellings* – the place Jesus has prepared in heaven, for those who are his (Jn 14:1-3)

If we weren't influencing them for Christ, they wouldn't be with Christ, to welcome us anywhere

So the principle, is that we would use our money first and foremost, to win people to Christ; To save souls; To form kingdom relationships
That way, when the roll is called up yonder, *they'll* be there; With open arms
Receiving us into *eternal* dwellings

It's a principle that connects our money to our witness; Urging us to use it more and more, to influence more and more people for Christ

➤ And I gotta tell ya, I so admire wealthy individuals who do this proactively
People who underwrite events where the gospel is preached; Or significantly support certain ministries; Or give over and above their tithes to support their church . . .
Or contribute large sums for a build-out; Or live, on less than they give
I admire it; B/c they're living according to this principle in a big way
Not just waiting for people to ask, but being proactive

➤ But this principle is not just for wealthy people; It's for everybody
Lived out in the small things of life, just as much as the big ones
Like when you share a meal with an unsaved co-worker; Or have an unsaved neighbor
into your home; Or buy an unsaved family member a ticket to the Men's Breakfast
Or lend your tools to an unsaved friend
Those are examples of using your money and resources to influence people for Christ
And a million different people doing a few things like that, is just as powerful as a
millionaire doing one thing

The question is, *do* you? Do you use your money to influence people for Christ? To
populate heaven with friends for *life*?
Or do you hoard it for yourself? And use it only for the things of this *world*?
It's the 3rd principle we find here, and the 6th over all

The 7th, from v10, is . . .

Principle #7 – How I handle a little shows how I would handle a lot (v10)

Look at v10; This is where Jesus begins to put the parable in principle form, himself
Saying – “*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.*”

It's a commentary on the dishonest manager; Cluing us in to the principle, that how I
handle a little shows how I would handle a lot

So many people think that if they just had a *lot* of money, they'd be set; They'd be faithful
But how many wealthy athletes have you heard about, who squandered their riches just
like they did their dimes?

When we were in VA recently, we heard Darrell Strawberry speak; He was a famous
baseball player, who at the peak of his career, was one of the best ever
And one of the wealthiest
But he shared in his testimony that he lost it all; He squandered it; Just like he had with
his dimes, before he was rich; And he's not the only one

Or how many times have you heard about those who win the lottery, only to be poor
again? Too many; Illustrating the principle to a “T”
That how they handled a little showed how they handled a lot

➤ Let me ask you something; Are you one of those people who say . . .
“If only I *made* more, I would tithe? If only I *had* more, I'd be generous? If only there
were more, I'd be honest?” Is that you?
If so, you probably wouldn't; You wouldn't be better, you wouldn't be honest, you
wouldn't be generous, and you wouldn't be obedient

In fact, you'd probably be worse; You'd probably *hoard* more b/c there's more to hoard
And *waste* more b/c there's more to waste; And *spend* more b/c there's more to spend
I've seen it in others, and I've seen it in myself

And it's the very thing God *says* will happen

One who is faithful in a very little is also faithful in much – and one who isn't, isn't

➤ In which case the time is *now* to make changes; The time is *now* to set precedents; The
time is *now* to develop good habits; And the time is *now* to be a good steward
B/c if you handle your money poorly when you're poor, you'll probably handle it
poorly when there's more; It's principle #7

#8, from v11-12, is that . . .

Principle #8 – God rewards my faithful stewardship (v11-12)

[11] *If then you have not been faithful in the unrighteous wealth, who will entrust to you
the true riches?*

If you're not trustworthy, and dependable, and consistent, and pure of heart to manage
the *material* things God has entrusted to your care . . .

If you're not faithful to make the most of them – for his kingdom and his glory . . .

What makes you think he'll trust you to manage *spiritual* things – *the true riches*?

Things *far* more important? Things that *last*? He won't

➤ Implying that the converse is also true; That if you're *faithful* in your stewardship of his
money, he will; He *will* trust you; And *will* reward you
Not with more money necessarily, but *true* riches; Spiritual things; Things with *eternal*
value

Like involvement in the work of ministry – being used by God for that; That's *true* riches
As is the leadership of his people – the church; And discipleship in his kingdom
Including the opportunity to lead someone to Christ; Or oversee a Service Team; Or
lead a Discipleship Group; Or teach in Harvest Kids; Or mentor students
Or be a Deacon, or Elder, or Pastor; That's the substance of *true* wealth
Things *far* more important than money; And far more valuable

And how we manage worldly wealth, whether it's a little or a lot, affects our opportunity
to be involved with them; To oversee spiritual things
It's not the *only* factor involved, but it's a big one; God rewards faithful stewardship

➤ And by the same token, v12 says – *And if you have not been faithful in that which is
another's, who will give you that which is your own?*
It's a statement closely related to v11, but with a twist
Here, the focus is on being a good steward of someone *else's* money – *faithful in that
which is another's* . . .
While in v11, the focus is on being a good steward of money in general

Either way, the point is the same – that *faithfulness* is key; Staying true to the Lord in your
motives, and obedient to the Lord in your actions; *That's* the key to God's reward
Whether it's a reward of *true riches*, or *that which is your own* (12b)
Most likely referring to the joys of the eternal state, and the spiritual opportunities and
responsibilities of the present
Whatever the case, faithfulness is the key; And God rewards it

And then last . . .

Principle #9 – I can't (and won't) serve God if money is my idol (v13)

[13] *No servant 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.*

You can't, and you won't; Can't, b/c that's what it says, and won't, b/c that's the reality – the reality of hating someone; The reality of despising them as it says

You'll never serve someone you hate – not in a biblical sense; Not with a *whole* heart; Not for the purpose of blessing them, like we should with God; You won't do it
Just like you'll never truly serve your employer if you hate them
Oh, you may grudgingly do your job; And pay lip service to them; But you'll never bless them like you should; You won't; It's the reality of hating someone

➤ But that's not where most of us live; Most of us don't love money and *hate* God – we love both
We live in a *tension* between two loves – a love for money, *and* a love for God
And it doesn't work; B/c one or the other always gets the short end of the stick

Look at the dishonest manager; He did anything *but* serve his master
Sure, he was in a *position* of servitude, but he didn't truly serve; He didn't *fulfill* his role
B/c his love wasn't *full*; He wasn't all in
His heart was divided between his master and his mistress – named money; And his master got the short end

Which characterizes *our* lives far too accurately I fear; That we won't serve God if money is our master; We just won't
We may fake it; We may act like it; We may go through the motions; We may come to church a few times a month; We may even *deceive* ourselves about it
But we'll never truly and fully give our lives to him, if we're also giving ourselves to the unfettered pursuit of money; We just won't

➤ And, *can't*; That's the other side of the coin; We *cannot serve God and money* it says
Can't; Even if you want to; And the reason, comes down to 3 things:

1. God won't share his glory

We can't serve God if money is our idol, b/c God won't share his glory; *My glory* [my worship] *I will not give to another* he says (Is 48)
He won't share it; Not with a coin, a concept, or anything else
In which case you can't serve both

2. God won't tolerate a double life

He won't stand for a divided heart; He wants it all, deserves it all, and (**Dt 6:5**) commands us to give it all
You shall love the LORD your God with all your heart and with all your soul and with all your might. (Dt 6:5) the Bible says; In which case, he won't tolerate a double life
And gives us example after example in the Bible, of the consequences when we try*****

3. God won't accept it

God won't *accept* your service; He won't *accept* your efforts on his behalf
Why? B/c it's not holy; It's not set apart; It's not consecrated, just for him
It's the very idea Paul is trying to convey in Rom 12:1, when he says . . .
Present your bodies as a living sacrifice, holy and acceptable to God; As in, set apart, and pleasing to him; B/c anything less, is *unacceptable*

And the same is true of our finances; In which case we have a choice to make
Be faithful and use our money to influence others for Christ, or make it an idol and grieve him; It's the 9th principle on which to build a life that lasts (**Summary**)
A life that stands the test of time, shines the light of Jesus, and weathers the storms

Prayer – Lord, we want to be like the wise man who built his house on the rock; We want to glorify you the *most* with our money; So reveal in us any foolishness that destines us to crumble, and find us faithful to influence more and more people for Christ
It's why we give; And do so in Jesus' name, just like we pray