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

<u>Lk 16:1-13</u>; 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 – <u>Everything</u> 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 <u>steward</u>

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 <u>foresight</u> 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 <u>shrewd</u> 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 <u>disciples</u> [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 <u>world</u> are more shrewd in dealing with their own generation than the sons of light.

[9] And <u>I</u> tell you, make friends for yourselves by means of <u>unrighteous</u> wealth, so that when it fails they may receive you into the <u>eternal</u> 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 <u>not</u> 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 $2^{nd} \dots$

## Jesus is using a <u>negative</u> 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**)

### $\succ$ 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 <u>v9</u> again – And <u>I</u> 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 <u>eternal</u> 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 3<sup>rd</sup> principle we find here, and the 6<sup>th</sup> over all

## The $7^{th}$ , from v10, is . . .

#### $Principle \ \#7-How \ I \ handle \ a \ \underline{little} \ shows \ how \ I \ would \ handle \ a \ lot \ (v10)$

- Look at <u>v10</u>; 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 <u>dishonest</u> 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
- $\succ$  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 <u>rewards</u> 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 . . .

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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
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- 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, <u>v12</u> 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 <u>another's</u>...
- 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 <u>all</u> your heart and with <u>all</u> your soul and with <u>all</u> 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 *un*acceptable

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 9<sup>th</sup> 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

<u>Prayer</u> – 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

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