

Investing Earthly Finances with an Eternal Focus

Scripture: Luke 16:1-13

Code: 42-206

We turn now to the word of the living God, and particularly the teaching of God incarnate, the Lord Jesus Christ, the 16th Chapter of Luke, the 16 Chapter of Luke. We leave behind us the wonderful rich story of the prodigal and the older brother and the father in Chapter 15, and we come to another parable taught by our Lord.

We're looking at Chapter 16 and the first 13 verses this morning. Jesus gave us just shy of forty parables. They are included in the gospel record. One out of three or about a third deal with money in some way. That is not surprising that money should have a dominate role in the teaching of Jesus, since it has such a dominate role in our lives. We spend, according to statistics, more of our waking time thinking about money than not thinking about money, how to acquire it, how to acquire more of it, how to spend it, how to save it, how to invest it, how to borrow it, counting it, sometimes giving it away, loaning it. Money and possessions, wealth are so much a part of this world's experience that they actually dominate, define, and determine an inordinate, if not a consuming, portion of our lives.

If you were to be, say 85, statistics say that you would have spent nearly 50 years of your waking time thinking about money. That's too much. Sadly all that thinking about money may not be wise. We can be so foolish when it comes to money. Our Lord redirects our attitude toward money in the parable before us, Chapter 16:1.

"Now he was also saying to the disciples, 'There was a certain rich man who had a steward, and this steward was reported to him as squandering his possessions. And he called to him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.' And the steward said to himself, 'What shall I do, since my master is taking the stewardship away from me? I am not strong enough to dig; I am ashamed to beg. I know what I shall do, so that when I am removed from the stewardship, they will receive me into their homes. And he summoned each on of his master's debtors and he began saying to the first, 'How much do you owe my master? And he said, 'A hundred measures of oil.' And he said to him, 'Take your bill, and sit down quickly and write fifty.' Then he said to another, 'And how much do you owe?' And he said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.'" Here's the shock. "And his master praised the unrighteous steward because he had acted shrewdly." What a strange thing to praise someone for.

Jesus the master storyteller filled his stories with some very shocking things. And here's another one. But Jesus taught in very unexpected ways using very unexpected experiences of life and here is one of those. How can you build any kind of spiritual principle on a man commending an unrighteous steward? How can you get any kind of good teaching out of such a bad example?

Well Jesus actually was very adept at doing that. Jesus taught, as I said, from the expected and the unexpected experiences of life and life offers both and both can be good places to learn from. In Luke 18, as we shall see in the future, he used an unjust judge as an analogy to God himself. Here the main character is a man identified in verse 8 as the unrighteous steward. There's no question that this man is unrighteous. He is evil, he is wicked, he is conniving, he starts out as irresponsible and ends up an embezzler. And some people have worked really hard to try to protect Jesus from using a bad man to make a good point, and so they have tried to read into this story some kind of stuff in the cracks and in-between the words and somehow cast this man in a different light and make him good. Can't do it because there's no way around the fact that he is called the unrighteous steward. And by the way there are no hidden details. This is fiction. This is a story Jesus made up. He created it; He invented it. There are no more components than the ones He gave. There's nothing more to the story. No secret explanation, no hidden details to uncomplicate it or complicate it.

No sense in trying to turn this guy into a good guy to save the Lord from being embarrassed by using a bad man as an illustration of a good point. It's not possible. He is a bad man. He is a wasteful, deceitful, thieving, selfish conniving guy. And we are shocked as the audience of disciples would be when the master praises him. Punish him? We would understand that. Beat him publicly? We would understand that; they would understand that, but commend him? That's the surprise ending, ah but that's the whole point of the story.

And it's really not unusual for Jesus to teach this way. Frequently Jesus followed a rabbinical pattern of teaching and the rabbis loved to teach from the lesser to the greater. The little phrase, how much more, if an unjust judge will do this what will God who is a just judge do? If an irritated man will open the door just to get rid of you what will a God who loves you do when you knock on His door with a need? If a wicked, evil man is shrewd in the use of money that he has access to what will you do? It's from the lesser to the greater and rabbi's love to teach that way and so did Jesus. How much more, how much more? We have read that phrase many times.

The story is very simple, only a few comments are necessary just so that you can know how the people at the time thought, give you a little bit of a setting. Let's look at verse 1. We'll look at the story then the lessons.

"He said to His disciples," He has been talking as we remember, in the prior chapter, Chapter 15, to the Pharisees and the scribes. And now He is talking to His disciples, as we will see repeatedly, as we move through this section. And in talking to them we shift to an evangelistic message, evangelistic

parables, in a sense calling the Pharisees and the scribes to repent and believe and enter the kingdom and find their joy in the joy of God, to talking to those who are already, to some degree, committed to Jesus about how they are to live their lives. This is moving, in a sense, from a salvation message to discipleship. This is for us.

"There was a certain rich man who had a steward." Everybody would know this man, by the time the story is over is very rich. We know he's very rich because he's rich enough to have a manger; he's rich enough to have hired an administrator. This is the manager, a steward that is a guy who is hired to operate at least one aspect of his business, a very important aspect. We know it was a big operation because the debts that were owed to him by just two of many debtors were huge debts and those would not be people who were tenant farmers. They would have rather small pieces of land and small debts. These were other people who operated a rather large operation. He was doing business with some wealthy people, and so he's a very rich man, rich enough to have these kind of relationships and these kind of contracts and these kind of business debts.

He had a steward, again indicating that he was probably an absentee land owner, lived in an estate somewhere, had this farming operation, this agricultural operation somewhere else under the management of this appointed and hired man. This steward was reported to him as squandering his possessions. That's not good news. You trust him, you're not there, you're somewhere else and the word comes back to you that he is squandering your property. A steward like this, *oikonomos*, would be a free man and not a slave. He would be of high social status and high responsibility. He would be trusted because he would have the right to act on behalf of his master in the full operation of this agricultural business. He manages all the land, he manages the crops, he is responsible for the assets, he is responsible for the liabilities. He is the full administrator of the estate with all the right and power to act in behalf of the rich owner.

However, it's reported *diaballo*, it's a verb that means to bring charges, to bring accusations, it has a hostile tone to it, the noun connected to *diaballo* is *diabalos*, which we associate with the devil, who is a slanderer. That's what *diabalos* means. Slander comes back and it's legitimate slander. It finds its way through the pipeline because this guy is doing business with other people and the word starts rolling back to the rich man that he is squandering his possessions. He is irresponsible. He is costing him a lot. Slander then rolls through the people the man is associated with and finally it reaches the rich man and he is squandering his possessions; the same as Chapter 15:13, "the younger son went into a distant country and squandered his estate with loose living, *deakorpizo*, it means to disperse. He's just throwing it away, totally irresponsible, and he's in way too an important position to be irresponsible. He's violating the stewardship of what belonged to someone else.

The rich man having found out about it acts immediately, self-protectively. In verse 2, he called him and said to him, "What is this I hear about you?" And again he's so distant he doesn't know anything. It has to come to him by some other source than his own first-hand information. "What have I heard

about you? Give an account of your stewardship for you can no longer be steward." In the inimitable words of Donald Trump, you're fired. "You can no longer be steward." This is a management job. If you can't manage you can't have this job. Clean out your desk and bring me a final accounting of my possessions. "Give an accounting of your stewardship." This is not to save his job. No. That's why those things are reversed in the verse. Give me the stewardship, you're done, you're done. The steward no argument, no debate, knows he's guilty, no self-defense, no reply. This is like two-weeks notice.

Can I tell you something about business, a little hint? This is a bad way to do business. If you're going to fire someone for mismanagement they're gone today, they're gone today, because if they would treat your possessions that way when there's accountability, responsibility, and a price to pay, you don't want to give them any extra time to do more damage when you have no recourse. If you're fired, you need to be out of there, if it's for malfeasance, irresponsibility, embezzlement, etc, it's over the day you fire them. Otherwise if they hang around they're going to use their inside opportunity for vengeance or more personal gain.

But the manager gives him some time to give him a report, not a wise decision. Steward said to himself, verse 3, "What shall I do since my master has taken the stewardship away from me," I'm done, I'm out on the street, I'm out on the dirt path, I'm in some trouble, no job, no money, no home. He lived there on that property, in no doubt housing provided for him, he has nothing when he leaves there and he doesn't really have a very good future because he's just been fired for being irresponsible. He wants to live at the level he's been living at; he wants position, status, authority, he wants to hang around with the kind of people you work with when you're at that level.

As he looks ahead he doesn't have much hope. What shall I do? Luke likes that question, by the way, he uses it in Chapter 3, verses 10 to 14, Chapter 12, verses 17 and 18, and again in Acts 2:37. It just sort of introduces you into a soliloquy; somebody's whose now going into some deep thought about a dilemma. "My master is taking the stewardship away from me." That's a done deal. "What am I going to do?" "I'm not strong enough to dig."

Now the hardest kind of manual labor is digging. He's a white-collar guy. Not only is that hard, but that is beneath his status in his own mind. It's a menial job. Hey digging jobs are always available, always, menial jobs, but he's not strong enough for that. He doesn't get his hands dirty. On the other hand he's not going to beg. He says, "I'm ashamed to beg." Truthfully he's ashamed to dig. Not only is he too weak to dig, but he's ashamed to dig, it's beneath him to dig and even that to beg. He's got a serious problem. "I don't have a future," he thinks. I don't have a future. And then there's a eureka moment, an epiphany.

Verse 4, "I know what I shall do." The verb *egnōne* has the sense of suddenly he had a bright idea. It hit him, I know what I shall do, "So that when I am removed from the stewardship they will receive me

into their homes." I'll have someplace to go. I've got it. I've got it. They, who are they? They? He needs a place to live, he needs a job, he needs food, he needs income, he needs status. He's got a bright idea.

Verse 5, "He summoned each one of his master's debtors." Here's his idea. He's going to contact all the people who owe his master debt. Debt paid in kind was often paid at harvest. I mean in an agricultural world that's what you did. If you owed somebody olive oil or wheat or any other commodity you paid when it was harvest time. And so these debts were outstanding and awaiting payment at harvest. He's got a great idea. I'm going to go to each of these debtors one-by-one, and I'm doing to strike a deal to discount their debt big time. Ah then they will all be obligated to me. You see in Jewish society reciprocation was big. We've talked about that. If somebody did something for you, you did something for them. If somebody put on a luncheon, you put on a luncheon for them. If they put on a banquet for you, you put on a banquet for them. It was the way society went and if somebody did a huge favor for you, you owed them a huge favor.

Well he had wasted his master's resources, now he was going to embezzle him. He really doesn't have any compunction. He's very self-protective. There's only one person on the planet he's concerned about and it's him. He's a typical guy of the world and he's going to do it honestly, dishonestly, anyway he can carve it, so he summons each one. And the idea here is one at a time he brings these debtors in. You have an illustration of the first one, the second one, but they're only illustrative of what in the mind of the listener of the story would be a whole long list such as these two. He would go through the whole list, however many debtors there might be. He'll have a private meeting. They'll pull out the contract paperwork and he'll renegotiate the whole debt. After all the master can't do any more to him than he's already done. He's fired him. So, he begins saying to the first, verse 5, "How much do you owe my master?" Check your records, contracts, substantial debts, men of means, sit with him at the table and this first one says, "a hundred measures of oil." Hm. That would be, well one measure is called a bath, that's a measurement, about 8.75 gallons, so a hundred measures would be 875 gallons, the price would be 1,000 denarii and 1,000 denarii would be over three years wages, pretty substantial debt.

So he says take your bill, sit down write 50 in your own handwriting sign it, I'll sign it, we got a new deal. Hoooh he can't sign quickly enough. Sit down quickly before any change of mind, before any fear sets in. Criminals, con-men, crooks are always in a hurry, aren't they, always. This account is huge. It takes a year and a half of one man's earning off of the debt. Huge.

Goes to the second one. Verse 7, says, "How much do you owe? He said, 'A hundred measures of wheat.' He said to him, 'take your bill and write eighty.'" Well this be calculated about a thousand bushels of wheat, which would take about a hundred acres to produce, the value of which would equal eight to ten years of one's man labor. So a 20 percent reduction would be like a two-year reduction, not very different that the one and a half year reduction of the man who got a higher

percentage. These are big discounts. Such deals were done. They were done in cases where weather had ruined the crop or wheat had seen a plague by locusts, or perhaps price fluctuations. Sometimes debts were restructured because of difficulties that came to bring change, but there was no external difficulty. This was all the man working a deal for himself. But all these people would be happy to sign up and of course everybody would assume that the master had told this guy to do it, that he was acting for his master. He always acted for his master. They didn't know he had been terminated. So they all strike the deals. And he has just embezzled his master out of a fortune. He wasted it and now he's embezzled it in a sense by discounting it.

And then comes the shocker in verse 8. "His master praised the unrighteous steward." You would just step back and say what? We had some sympathy for this master up to now. I mean he seemed like a poor victim, but this is pretty ridiculous thing to do. Well you have to look a little more closely. He didn't praise him for being wasteful. He didn't praise him for being irresponsible. He didn't praise him for being a thief. He praised him because he had acted shrewdly.

Now please, now he is called the unrighteous steward. And the master here is the master in the story. It's not Jesus, although it's *kurion*, it's the word Lord, it is the master in the story, same word used in verse 3, and in verse 5, and translated master. Master says, "You're a shrewd guy." Wow, you are impressively shrewd. He commends him not for his irresponsibility but for his shrewdness. By the way, he acted shrewdly. It's an adverb, *fronmos*. He acted providently. He acted advantageously. He took careful advantage of his opportunity. He worked the situation. He manipulated what resources were in his power to get his ends. How did he do it? He reduces the debt, they're all indebted to him, he has done them immense good. They are profoundly obligated. Each of them is obligated to him, and since they have this great obligation to him because of his great generosity they all owe him big time and he's going to claim that when he leaves this master and picks out of those debtors the situation that looks the best to him. He's got a lot of options. And he did it for everybody, not just one, in order to create a wide range of options. The point's pretty direct isn't it? A typical sinful self-protective, conniving, maneuvering businessman acts for his own future benefit in a very clever and ingenious way, using resources at his disposal with shrewdness to secure the future that he wants. Impressive stuff, clever!

And then Jesus makes the simple point. "For the sons of this age are more shrewd in relation to their own kind than the sons of light." Sinners are more shrewd than saints. That's what he's saying. Sons of this age, people in this world, not in the kingdom of God, part of this temporal world, this kingdom of darkness, the unrighteous, the people not in God's kingdom, who belong to this passing world are more clever in securing their future than the sons of light. I'm telling you the sons of this age have always been concerned about their worldly temporal earthly future because it's all they have, and they are very good at it. I mean it is really mind-boggling when you sort of look at just the investment world. All the waves, all the strategies, all the maneuvers, all the twists and turns that people go through.

In every aspect there are expressions of genius and ingenuity and cleverness and conniving and sometimes corruption and graft, unimaginable and imaginable schemes for people to generate future wealth. Take care of your future. We hear that incessantly pounded into us. We're subject to all that advertising all the time. Take care of your future, take care of your future, and you go through life and you live and you save and you save and you save and at 65 you quit working and there it is, there's your retirement and then you die at 66. What a ridiculous deal that is. All those years of sending it forward and sending it forward and when you get there it's a year, or maybe you live three, or maybe you enjoy it for five and then you hit 70 and you can't see like you could see, and you can't hear like you could hear, and you can't taste anything and who cares? Maybe you could buy the car of your dreams, but they take your license away. And you don't want to take a long trip because you don't want to go through the airport lines with a walker.

Well what are you planning for? People in this world do it. They lay it all out there using every kind of scheme and ingenuity conceivable to make sure the little time at the end is comfortable. They have a future. It's astonishing, the effort, the manpower, the hours, the money that goes in to this. They are more shrewd, there he uses the adjective, *fronemas* meaning thoughtful, prudent, discreet, in relation to their own kind, humanity, their own generation, their own people. When it comes to human life in this age, in this world, they are amazingly shrewd in taking care of their little brief future, more so than the sons of light. That's the description of believers, John 12:36, Ephesians 5:8, I Thessalonians 5:5, sons of light.

How wise are we in using financial resources, money, possessions, and wealth to secure our future, which isn't a few years? It's forever; this age, this generation, this world very brief. James says it's a vapor that appears for a little time vanishes away, but the people in this generation work so hard to guarantee their little brief future will be what they want it to be. What about us? What about the sons of light? Those of us whose life is in the age to come are looking for that city whose architect and builder is God. What about us who live in the realm of salvation, the kingdom of light, the realm of righteousness and holiness, those of us whose home is in heaven, whose citizenship is in heaven, whose inheritance is in heaven, whose reward is in heaven? How can the sons of light be so foolish in their preparation for a future that lasts forever?

Do you work as hard on the use of your material wealth and your possessions and your money for eternal purpose as you do for temporal ones? That's the question. Do you have an eternal perspective? Is that where you're investing your resources?

Well the story is over and here comes the application. Jesus points us to three lessons, three lessons. One relates to others; one relates to ourselves, and one relates to God. That covers everything.

First of all verse 9, "And I say to you," let's apply this. One: money and our attitude toward others, money and our attitude toward others, okay? "Make friends for yourselves by means of the mammon of unrighteousness that when it fails they may receive you into the eternal dwellings." Take your money and do this: make friends. Make friends. A lot of people use their money to buy earthly friends. He's telling you use your money to buy heavenly friends. Use your money, literally to make friends who are going to welcome you into your eternal home. They're going to be standing on the edge of glory when you arrive to embrace you because through your investment in gospel ministry and the extension of the kingdom they heard and they believed and they're there.

Here we go from the much more, from the lesser to the greater, classic rabbinical kind of teaching. If an earthy conniving cunning shrewd crafty guy does what he needs to do with resources available to him to achieve his little temporal future, then how much more should you who have an eternal future use your resources to plan for that? And to make sure that when you're there you receive the richest of all possible rewards. We're all going to heaven if we know the Lord. We're all not going to have the same welcome committee.

"So make friends for yourselves by means," this is interesting, "of the mammon of unrighteousness." Mammon is an old Aramaic word for money, possessions, wealth, and it's unrighteous, the mammon of unrighteousness. It's called that also down in verse 11. It's unrighteous in the sense that it belongs to this unrighteous passing world. It's an element of fallen societies experience. It belongs to the unrighteous life among sinners. It burns up. It says in verse 9, "That when it fails, when your time to deal with money is over, it will fail. It's only for here; it's only a part of this fallen system. It doesn't matter, as we saw in Luke 12, if you have huge crops and you build bigger barns and bigger barns and bigger barns and stuff more of our stuff in those bigger barns, the day is going to come when your soul is required and that stuff will disappear out of your life.

What are you doing, the question is, for the future that lasts forever? It is amazing that the wealth, the unrighteous wealth, the stuff of this fallen world can be applied in such a way as to produce a heavenly reward. Money does belong to this life. It does belong to this world. All material things belong to this world and they will all fail and money will fail and it is true you cannot take it with you, but you can send the fruit of it in gospel ministry on ahead. This is a wonderful and a gracious gift by God to us that transcends this world. You can use your money to make friends who will receive you into heavenly dwellings, eternal dwellings. This is the foundation of our Christian giving.

In Matthew Chapter 6, familiar words, verse 19, "Do not lay up for yourselves treasures upon earth." How clear is that? "Where moth and rust destroy, thieves break in and steal." Lot of other ways to lose your money, but lay up for yourselves treasures in heaven where neither moth or rust destroy, where thieves do not break in or steal, for where your treasure is there will your heart be also." I can reverse that. Where your heart is that's where you put your money. If your heart is here you put it

here; if your heart is there you put it there. It's that simple. We're not sons of this age. We can't take this money, this wealth, this stuff that God has given us and be so stupid as to use it all only to pad a few years of temporal life when it can be used to create a richness that will last forever. Use your money for eternal purposes. You'll be welcomed into heaven by all those and you'll never know who they are until you get there who were reached because you gave.

On the final day when your life ends your money fails. You're separated from your money forever. You're going to go to heaven and find out if any of it was used to purchase friends who are there to welcome you when you arrive. Use your money, beloved, for eternal uses. Give while you live to those ministries, those gospel ministries, church ministries that you know and you trust. Endless personal accumulation is sinful, wasteful, and robs us of eternal blessing. You give to the Lord, Luke 6:38, "and He will give pressed down, shaken together, running over, not just here but even more importantly in eternity. And you will enjoy the fruit of that forever and ever and ever.

So first of all money and your attitude toward others invest in gospel ministry that is winning others and advancing the kingdom. Second, money and our attitude towards self, not just others, but look at our attitude toward ourselves. This is axiomatic, verse 10, "He who is faithful in a very little thing, is faithful also in much. He who is unrighteous in a very little thing is unrighteous in much." You know what that's saying? That's axiomatic. It's self-evident. You don't have to prove it. It's a maxim. It's obvious. The truth is circumstances don't determine faithfulness, character does. You hear people say, "If I had more I'd give more." No you wouldn't. It doesn't matter how much you have. The widow who had nothing gave everything. People who have everything give nothing. It's never about circumstances. It's a view of heaven and a view of earth. It's a perspective that has captured your heart.

If you are concerned about what is eternal, if you are concerned about your money being used as a gracious act of God to actually expedite gospel proclaiming, gospel proclamation around the world, and you are investing in friends who will welcome you into heaven, that's a perspective whether you have little or much. Dealing with money with a heavenly view is never a matter of how much you have. It's about integrity and spiritual character. If you're interested in investing in eternity you do it. If you're not you don't. You fiddle it around no matter how little you have or how much you have on things that burn up. It's where your heart that your treasure goes whether you have a little or a lot. Who are you right now? Who are you? Are you faithful or not faithful? And if you're faithful in a very little thing, now that's strong language. Not just a little thing, a very little thing, then you will be faithful in much. And if you're unrighteous in a very little thing, if you're sinful with the little that you have you'll be sinful with more because that's your heart. Who are you? Right now who are you? Not if you had more, who are you right now? The amount you possess is not the test of your character. If you are self-indulgent, if you're materialist, if you're irresponsible, if you're any of these things with the little that you have if you had more you'd be the same. You're just not committed to heaven. You're just not committed to the kingdom.

To see it another way, verse 11, "If therefore you have not been faithful in the use of unrighteous mammon who will entrust the true riches to you?" You've got a problem here. Not only what you do with your money in terms of perspective, an indication of faithfulness or unrighteousness, but it has implications in your eternal reward. That's what verse 11 is saying. What verse 11 is saying is, look if you haven't been faithful in how you employed your righteous money, who will entrust the true riches to you? Do you think you're going to get a reward in heaven for that? If more of your waking time is spent thinking about money than not thinking about money, this is a huge part of our life. And if you don't invest your wealth in the work of redemption you're impoverishing yourself in the future. Who is God? The true riches eternal reward. Do you think God is going to reward you in eternity if you have frittered and wasted your opportunity, your stewardship? You can buy yourself endless junk and trinkets and creature comforts and earthly possessions, all the shallow corrupting temporary things that burn up and when you come into the presence of the Lord do you expect Him to give you the true riches, literally the true things? That eternal reward that comes to those that are faithful?

Here comes another sting in verse 12. "If you haven't been faithful in the use of that which is another's." Wow. It starts out with the issue of faithfulness, then it moves from the issue of faithfulness in general, just being faithful in little and much, to faithful use of money and now it moves to the fact that this faithful use of money isn't even yours. This is the stewardship. You don't even own what you think you own. It belongs to another. Who? God. You're a steward. You're like the steward in the story. You don't own what you have. This is all God's.

Haggai 2:8, "The silver is Mine, the gold is Mine, declares the Lord of host." Psalm 104:24, "The earth is full of your possessions." God, He owns everything, all the cattle on the hills, everything. Scripture is so clear on this. I just have a stewardship. Everything I have is given to me as a stewardship from God. I'm going to say more about this in the next few weeks as we follow this up.

The sons of this age I expect to live in indulgence, exploitation, selfishness, hoarding, conspicuous consumption, waste. I expect them to be smart, shrewd, cunning. I expect them to be criminal, if they can get away with it. We've all heard of that Enron stuff, and we found out there was criminality going on at the highest levels of the business world. Sure, why not. It's all about getting as much as you can, stashing it all away to live the way you want to live here. We expect that with no sense of accountability to anybody. They feel it's theirs, they earned it, it belongs to them, and you know what it's theirs and it'll go down with them. But with Christians it's not ours. Everything we have is a stewardship. It belongs to God and He asks that we would use it to His glory, everything. Like the Matthew 25 parable where the man doles out a certain amount to all his servants and comes back to see what they've done with what He gave them in trust.

Everything you have is a stewardship, not just the money you give to God, not just what you put in the church. Everything you have belongs to God. It is all to be used for his glory. Everything, even your

eating and drinking is to be to the glory of God. And if you're sinful in the use of your money, who then is going to entrust to you the true riches? You're going to forfeit your reward and if you haven't been faithful in using what is God's, then who's going to give you that which is your own, which is another way of saying you're also going to forfeit your eternal reward. You're going to be cheated, that which you look forward to you won't receive. As I say we'll all be in heaven, but we're all not going to have the same welcome committee and nor are we all going to have the same reward.

So faithfulness, this is all personal stuff. Look at your own heart, faithful in how you use your money understanding that this has implications for your eternal reward, verse 11, the true riches, the true things, and faithful use of what is rightfully God's. And if you're not faithful with that you'll forfeit that which really could belong to you in eternity.

The tragic irony of this sinful kind of indulgence is that the more you waste what is God's on yourself and on useless earthly things, the more you accumulate here, the less you will have forever. The true riches are over there. What you really want to own is the treasure that God gives to those that have been faithful stewards of money. You have to have the II Corinthians 4:18 perspective, "We look not at the things that are seen, but the things that are not seen. The things that are seen are temporal; the things that are not seen are eternal.

Final point: we've seen money and our attitude toward others, money and our attitude toward ourselves, now money and our attitude toward God, verse 13. "No servant can serve two masters. Either he will hate the one and love the other or else he will hold to one and despise the other. You cannot serve God and mammon." All this is so obvious, common sense. Here is another maxim. This is predicated actually on the verb serve, *douleuo*. It's a word that means bond slavery. We're talking about slavery here, okay? By the way twenty-seven of the original words here are included in Matthew 6:24. Twenty-seven out of the twenty-eight are absolutely identical. This is almost an exact duplicate of Matthew 6:24, which we have taught in the past. Same statement. Obvious it's axiomatic again, no slave can serve two masters. They can't. It's a whole consuming life. We're not talking about an occasional act of obedience. We're not talking about a part-time job, we're not talking about an eight-hour job, we're not talking about an 8 to 5 deal, we're talking about a purchased slave, the property of a master who has singular and absolute control over that slave and that slave could never have that relationship with somebody else. The slave was a sort of tool for his master's use. He had no time that was not his own, he had no possession, that was not his masters, he had no movement in life that was not subject to his master. I mean you could have a job here and a job there in some cultures, but not slavery, single responsibility, full-time service was the essence slavery.

This is obvious you can't serve God and mammon, well possessions, money. Can't be done. You're going to hate one, love the other, hold to one despise the other. Make your choice. Either you're going to serve God, that means you're going to take your wealth and invest it in what honors God or you're going to serve money, and that means you're going to take it and use it for what you want here

in this life. But you can't do both. You have to decide. Conflicting demands will produce conflicting emotions and attitudes.

If you want to use your money you're not going to like sermons like this. If you want to pour your money into this world and plow your fortune here and pad your temporal life, if you want to do that then you're not going to like sermons like this. I guarantee some of you are already in that zone because this doesn't sit well with you. You don't want that kind of intimidation. You're feeling antagonistic toward me, resentment. Some of you are saying, "I had been wanting to visit this church and I just, this is the way it's going to be, go to a church and all they want to do is talk about your money." You know if you want to serve money as your master then you're not going to like to hear this. You're not going to like these passages. You're not going to go immediately this afternoon and have your devotions in this text. I know you're not. Conflicting demands are going to make you angry and they're going to put rancor in your heart and resentment and bitterness because you can't serve these two, but if you're serving God you're saying to yourself, "Wow, I need to take another look at what I'm doing here." This language is very strong. I can't serve both. I'm going to hate one and love the other, I'm going to despise one and I'm going to hold to the other. Wow that's a pretty easy choice. I need to love God and I need to hold to God and I need to hate and despise anything that is another master competing with God. And instead of feeling bad about passages like this because they intimidate my use of my money, I should feel good about passages like this because I can celebrate in my heart that this is how I feel.

Calvin said, "Where riches hold the dominion of the heart, God has lost His authority." A. W. Pink wrote this: "These two are diametrically opposed, God and money. One commands you to walk by faith, the other to walk by sight. One to be humble, the other to be proud. One to set your affection on things above, the other to set them on the things that are on the earth. One to look at the things that are unseen and eternal, the other to look at the things that are seen and temporal; one to have your conversation in heaven, the other to cleave to the dust; one to be careful for nothing, the other to be all anxiety. One to be content with such things as you have, the other enlarge your desires. One to be ready to distribute, the other to withhold; one to look at the things of others, the other to look at only one's own things; one to seek happiness in the Creator, the other to seek happiness in the creature. Is it not plain," he says, "You can't serve two such masters."

Possession of wealth is a gift from God given to us as a stewardship to be employed, to demonstrate our character, our gospel concern for others, our desire to be good stewards and to receive an eternal reward and be pleasing to our Lord. Choosing to honor God with your money is to say earthly wealth is not my master. Choosing to honor God with your money is to say I want to take this stewardship and use what is His for His glory. So money is a test, a test of your attitude toward others, are you really pouring it into reaching people who can be friends for eternity? Are you really faithful? Faithful with what isn't even yours to use it to honor God? Are you truly a servant of the Lord obeying only Him?

Well the climax to this is really the whole story. Verse 14, "Now the Pharisees, who were lovers of money, were listening to all these things and they were what, scoffing Him." Now lovers of money don't like this. Lovers of money don't like this. This is all about love of money. They understood that. They got it. You remember, "Be Thou my vision, riches I heed not, nor man's empty praise, Thou my inheritance now and always. Thou and Thou only first in my heart, high king of heaven, my treasure Thou art."

Our Father, we thank You again for Your word. It is alive, it is powerful, it is sharper than any two-edged sword, piercing to the dividing soul of joints and marrow, it is the discerner of the thoughts and intent of the heart. Thank You for bringing it to bear upon us, the sweetness of this offer to us is not to deprive us of anything, but to provide us with eternal blessing that will never ever end. May we be rich toward You; rich toward heaven. Father we thank You again for Your generosity to us. You have not given this to us to take it away. You have not made us rich to take our riches. You have made us rich so that we can invest it in eternity and enjoy its dividends forever and ever and ever and ever. What else could we do but that? Help us to know how to apply this truth to Your honor and our own joy and eternal blessing and the blessing of those who will be there to welcome us when we arrive. In Your Son's name, amen.

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