

The Disciple and Money: Luke 16:1-15

It is my distinct privilege to be preaching the Word of God here at East Claremont Congregational Church today. I am very honoured that Grant has entrusted me with preaching here at all ... but particularly because he has asked me to take responsibility for preaching about **money**. After all, money is one of the top practical aspects of daily Christian living which any preacher can ever approach.

I have subtitled the Sermon today “**The Disciple and Money**” because I’d like us to be clear from the outset that we are listening to Scripture today **as disciples** of Jesus Christ.

While the principles and precepts of Scripture will breathe life into any human being who follows them ... we are here today as disciples of Jesus who have believed what the apostle Peter said to Jesus: “**You have the words of eternal life!**” We are here today and we are making time to listen to God’s Word precisely **because for us as disciples** Scripture contains far more than mere principles ... it contains **words that can lead us in the path of life**.

So let us listen to Jesus’ words of life which teach us about the disciple and money.

Luke 16:1-15

In this passage Jesus tells a parable which has every potential for being misunderstood. In a startling twist, Jesus appears to be glorifying a very deceitful and manipulative manager, who uses money to make friends for himself. But the essence of the message Jesus is getting across is this:

- a. **The steward used money to achieve a certain aim.** He did not see money itself as the end, but rather as a means to an end. For him that end (that AIM) was securing his future material welfare.
- b. Jesus also pointed out that those who are materialistic and worldly are very good at using money as a means to their ungodly ends; while the **righteous are not very wise about using money for righteous ends ... eternal aims.**
- c. Here is **the crux** of it all: Whereas the manager used money to make friends for himself who would look after him in his uncertain earthly future, we **Christians should be using money in such a way as to please God, who holds our eternal future in the palm of His hand.**
- d. Sisters and brothers, **money in itself is certainly not evil.** It is, like every other material thing, a gift from God. However, **our attitude towards money and the way we use money can be either evil or good.**

So it is important to make the distinction that money is not **the root of all evil** as some misquote the Bible as saying, it is the **love of money** which is **a root of all kinds of evil**. The fault does not lie in money, but in we who use the money!

If we love money too much then the *best case scenario* is that we will use money unrighteously, and the *worst case scenario* is that we will even try to use God to make us more money. Sadly, we see this happening all over the show with God being treated as just another get-rich-quick scheme. But here in this passage, Jesus' word of life is that **if we love God above all else then we can use money to bring honour and pleasure to God**. I believe this should be the desire and the aim of every disciple of Jesus ... to worship God with the instrument of money.

Every disciple of Jesus ought to be realising that THIS (**wallet**) is as much a **worship instrument** as the organ, the guitar or the drum. We need a mind-set shift. We need an attitude shift, which moves us to see the money which is in our possession and under our authority as being **an instrument of worship with which we can bring glory, honour and pleasure to God**. And when we think about the way we handle money we should bear in mind the instruction of Scripture in **1 Corinthians 10:31: "Whatever you do, do it all for the glory of God!"**

How can we do that?

Well I must confess that here I will allow my Wesleyan roots to shine through. John Wesley led the great evangelical revival in England in the 1700's. Towards the end of his life and ministry Wesley undertook a visit to the many groups of Methodist disciples. On returning from the tour of the country he remarked: "Wherever riches have increased, the mind that was in Christ has decreased; for religion necessarily must produce industry (i.e. hard work) and frugality which cannot but produce riches. But as riches increase, so does the temptation to pride, anger and the love of the world."

So, fearing that the love of money would lead to spiritual death Wesley preached a sermon which became widely distributed, entitled: "The Use of Money."

In it ... and firmly on the basis of Scripture ... he prescribed for disciples of Jesus **three simple rules** for the Use of Money. I will use them here with slight adaptation as my three points on The Disciple and Money.

How should a disciple of Jesus use money to bring pleasure to God?

1. EARN ALL YOU CAN

Deuteronomy 8:18 confirms: “It is God who gives you the power and ability to produce wealth.” God wants His children to be productive. God wants us to work hard with the gifts and abilities He has given us. And when we work hard with our God-given gifts, it tends to produce financial growth of some kind. As a general rule, this is God’s chosen method of providing for us financially. Everything we have comes from God ... and generally it comes through the avenue of hard work.

God wants us to be earning all the financial resources that we are able to. But remember ... in all of our earning, we are earning in order to be able to apply the finances we earn **for the sake of the Kingdom** ... and not for personal gain.

As disciples of Jesus everything that comes into our possession is a gift to us from God but it is also a sacred trust from God, over which God has appointed us to be managers/stewards on His behalf ... and with which to pursue His glory and His Kingdom.

However, do not forget what Jesus said in Matthew 6:33 “**Seek first the Kingdom** of God and His righteousness.” Which tells us that even the **way we work and the way we earn** is part of our pursuit of the Kingdom. The way we earn our finances needs to bring glory and honour to God! And it needs to line up with our calling to **love our neighbour as we love ourselves (Matthew 22:39)**. **Here’s what I mean by that.**

In all of our earning we should never work in such a way that it is unloving to ourselves or unloving to others. It should never be that we earn money:

1. **At the expense of our own health:** Jesus said in Luke 12:23 “Life is much more important than food, and the body much more important than clothes.” It is more important to live a healthy life than it is to earn more money. *Earn as much as you can, but not at the expense of your own health.*
2. **At the expense of our own soul:** Jesus said in Mark 8:36 “For what does it profit a man to gain the whole world and forfeit his soul?” It is far more important to have a right conscience before God, knowing that we have earned our money in a Godly and upright way. So earn as much as you can but do not do so by any illegal means or any immoral means. *Earn as much as you can, but never at the expense of your soul.*
3. **At the expense of your neighbour (including our family):** When we earn money in ways that cause harm to our fellow human beings, either in body or soul, we are storing up for ourselves not treasures in heaven, but the wrath of God! Jesus’ guiding principle in this regard was always: “Do to others what you would have them do to you.” (Luke 6:31) Do not deceive someone else in order to make more

money out of them ... do not sell them goods that are harmful to them ... do not use your strong position to monopolise a trade. Earn as much as you can, but never at the expense of your neighbour.

Jesus wants His disciples to gain all we can through honest, hard work, through diligence and the application of the common sense, gifts, abilities and natural talents that He has given us. He wants us to study and train to improve our abilities and capacity for wealth creation. He wants us to become better at what we do than we were yesterday or the day before, through reflecting on our experiences, through studying what others are doing, through reading and discovery ... and He wants us to continually bring more and more glory to Him by the way we do these things. Whatever we do He wants us to do it with all our strength ... he wants us to do it straight away and not procrastinate, not to leave until tomorrow what we could do today, to do everything as well as we possibly can, do to nothing by half-measures or carelessly. He wants us to work with patience and diligence and to bring glory to His name as we earn as much as we can!

So, earn all you can, and earn it in a way that God is glorified!

2. SAVE ALL YOU CAN

Having gained as much as we can through honest wisdom and diligent hard work, the second principle or rule is: SAVE ALL YOU CAN.

Essentially the principle here is to spend our money in such a wise and godly manner that there will be **as much as possible left over**. Saving all you can amounts to spending as little as you can.

A great Scripture to help us know **how NOT to spend money** is 1 John 2:16-17: “For all that is in the world—the desires of the flesh and the desires of the eyes and pride of life—is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever.”

Here John is reminding us that the Christian is called to something much higher than anything this world has to offer, and that **our guiding principle in spending God’s money** is **NOT** meant to be our own **physical pleasure** (the “desires of the flesh”) ... the **excessive beautification** of our own environment or the need to have the wonderful things we see other people have (the “desires of the eyes”) ... or our **own image and reputation** (the “pride of life”).

On the contrary, **in spending God’s money, God has given us clear directions** that He wants us to use the money He entrusts to us first and foremost to supply that which is

necessary for life for ourselves, our dependents and our extended family. (See particularly 1 Timothy 5:8)

Whenever we spend money we could ask the following questions:

1. In spending this, am I acting as a faithful **steward** of the Lord's money? Is God happy that I am spending the money He has entrusted to me in THIS way?
 2. Am I doing this in line with **his Word**?
 3. Am I bringing **pleasure to God by this expense**?

Now if I am spending prudently like that, I will certainly be living within my means and within my budget. I will not be incurring debt and enslaving my future salary to my past pleasures. In fact, I will have money left over to put away for the future (which is commonly what we think of when we use the word 'saving'). But even in putting away something for the future, we are not to be saving for our greed ... but for reasonable future NEEDS. Remember Jesus' parable of the fool who built bigger and bigger barns. Don't save for future greed ... it is not pleasing to God. What is pleasing to God is saving for future need. That is **prudent and wise**.

What are the Biblical principles of saving?:

1. **Saving money demonstrates good stewardship** of the resources God gives us because saving money allows us to be prepared for the future, and being prepared for the future is good. **Proverbs 6:6–8**: "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it **stores its provisions** in summer and its food at harvest." Saving money demonstrates good stewardship.
2. Planning ahead and saving money makes it **easier to accomplish goals and allows us to be more effective in ministry**. 1 Corinthians 16:2 says to labourers who were paid weekly wages: "On the first day of every week each one of you should set aside a sum of money in keeping with his income, **saving it up**, so that when I come no collections will have to be made." While in this instance the aim of saving was to be able to GIVE more to the Kingdom, it does prove that the general principle of saving is highly rated by the Bible.
3. **When we don't plan ahead and save money, we are more prone to go into debt**, which the Bible tells us is unwise. **Proverbs 22:7** says that "the borrower is a servant to the lender."

3. (So that you can) GIVE ALL YOU CAN

There can be no doubt to any serious reader of the Bible that it is the will of God for us human beings to learn the art of giving back **to God** from that which He has entrusted to us... both through our giving to sustain the **common life of the Church** ... and through giving to our **fellow human beings** in whom we see the image of God.

Here are just some Biblical examples of this teaching:

- The righteous give generously. (Psalm 37:21)
- The righteous give without sparing (Proverbs 21:26)
- Honour the Lord with your wealth, with the first fruits of all your crops. (Proverbs 3:9)
- Bring the whole tithe into the storehouse, that there may be food in my house. (Malachi 3:10)
- Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." (Matt 19:21)

So essentially part of our Christ-honouring spending of the money God has entrusted to our stewardship is to spend it on the Kingdom of God as it is coming to earth through the Church and in the lives of OTHERS. This is what we normally refer to as GIVING ... SPENDING OUR RESOURCES ON THOSE OTHER THAN OURSELVES AND OUR DEPENDENTS.

How should we then give?

I'll use the Mnemonic G-I-V-E as an aid to remembering:

1. **G**ratefully: All Christian giving is at its heart an act of gratitude. The Christian looks at their life and they recognise this: Everything good in my life is gift from the God I serve. It is the amazing generosity of God to us that moves us to give to God and others. So if we want to release ourselves to be more generous people, the very first step is to **dwell on the incredible goodness of God to us.**
2. **I**ntentionally: All our giving should also be done intentionally. I would suggest that it cuts against the fabric of sinful humanity to give to others. Sinful humanity is inherently selfish ... self-seeking ... self-serving ... self-promoting ... and self-preserving. When we Christians begin to hear the call of God to respond to His great love and generosity to us by giving to Him and to others, I suggest that for **most** of us the question we ask is: "**What is the minimum** I can give to satisfy God? How much can I keep for myself?" Giving as generously as is humanly possible goes against sinful human nature. However, giving generously is part of the DNA of the redeemed Christian life. My point is that until we experience total heart-transformation into total and utter Christlikeness ... we will always need to be **intentional** about our giving. We will have to make a decision and exercise giving as an act of our will.

3. **Voluntarily**: Christian giving is also by its nature always voluntary. Yes it is done in response to the clear revelation of the will of God ... but it can never be forced. Christian giving should never be coerced. The Christian Church should never use guilt or shame or manipulation to force giving. The Christian Church should never use tax or membership fees to force giving. **2 Corinthians 9:7** is such a clear guide for Christian giving: "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

4. **Extravagantly**: To be absolutely honest, giving is not really Christian giving until it is extravagant and sacrificial. After all to be Christian is to walk in the footsteps of Jesus ... and Jesus' giving was completely extravagant and sacrificial. When Jesus turned water into wine in John 2, verse 6 says that He filled six stone jars, each holding between 75 and 115 liters. Shall we do the calculation. Let's average it out to 100 liters per jar. Six jars then equals 600 liters. Six HUNDRED liters of wine. Not only is the new wine far better than the wine they had already had to drink ... but it is far, far more than they could ever have consumed at the wedding feast! When Jesus fed the 5000 from 5 loaves and 2 fish, how many baskets were filled with leftovers? Twelve baskets. Twelve baskets of leftovers.
Extravagant generosity is the Jesus way!

CONCLUSION

There is so much that can be said on this topic of the Disciple and Money, but for today let's leave it at that. As followers of Jesus, let us use the good gifts God has given us to earn as much as we can and to save as much as we can ... **so that we can give as much as we can to see the Kingdom of God come on earth through the Church and in the lives of those who need our help.**