

"Dollars and Sense" **Luke 16:1-13**

INTRODUCTION

Today, I'm going to preach about dollars and sense. When I say sense, I don't mean "c-e-n-t-s." I mean instead "s-e-n-s-e." We need to use our money sensibly.

Some people today are making millions of dollars telling us how to do just that. Suze Ormon, who is probably America's most celebrated financial guru, is one of those.

But there's someone who knows far more about money than Suze Ormon and all the other financial advisers in the world put together. That someone I'm talking about is Jesus. And in Luke 16:1-13, He teaches us the single most important thing about money that we will ever learn. Turn there in your Bibles and let's learn about dollars and sense.

THE PARABLE

Jesus tells us a parable in verses 1-8. A rich man discovers that his manager is mishandling his money and fires him. But before the firing is complete, the manager calls in the rich man's debtors and, one by one, writes off 20 to 50 percent of the money that they owe. He does that because he knows that it will make those debtors his friends. They'll then assist and help him out when he's fired. It was a shrewd plan and when the rich man finds out about it, he praises him for it.

This parable disturbs many people because they think that Jesus is condoning the manager's dishonesty. But He isn't. He isn't condoning the dishonest act. He's condoning the shrewdness behind the act. That's the very point of the parable in fact.

His explanation of it in verses 9-13 makes that perfectly clear. In those verses, He calls us to be just as shrewd with our money as the manager was with the rich man's. Don't just have dollars. Have dollars and sense, s-e-n-s-e. We should use our money sensibly in other words. That's the message and call of this parable.

Let's examine verses 9-13 and what they teach us about that.

MONEY AS A POWER

Look first of all at a word that Jesus uses in verses 9, 11, and 13. It's an Aramaic word that the KJV transliterates "mammon," which means money or wealth. What Jesus says about that word in those verses is illuminating. In verses 9 and 11, He calls it *"the mammon of unrighteousness."* Then in verse 13, He mentions being devoted to and serving it. He is personifying it in other words, talking about it as if it's alive. Richard Foster explains it this way, *"When Jesus uses the term mammon to refer to wealth, he is giving it a personal and spiritual character."* He's right about that. Money is a power.

Very few people grasp that. I have a \$1 bill. That's the weekly allowance that my wife gives me. Just kidding. Most people think that this \$1 bill and all money is just a morally neutral medium of exchange, paper or metal to which we assign values for the purpose of buying and selling. But in reality, it's far more than that. It's also a power.

When I say "power," I mean a spiritual power. In Ephesians 6:12, Paul reveals that there are invisible spiritual powers, either angelic or demonic. He teaches us that these powers are working in and through social institutions, earthly rulers, and other things in the visible world. One of those "other things" is money. In back of money are very real spiritual forces that energize it and give it a life of its own.

But money isn't just a power. It's an evil power. Jesus calls it *"the mammon of unrighteousness,"* and *"unrighteous mammon"* in verses 9 and 11. The Greek word translated "unrighteousness" here is a strong word. It's better translated "iniquity." Money is iniquitous. It's an evil power. The spiritual forces behind it aren't angelic. They're demonic. They're demonic and can draw us to it like a siren's song.

I had a Christian friend years ago who left his factory job and became a salesman. He started making a lot of money for the first time in his life and it almost destroyed him. He began ignoring his family and church, drinking heavily with his clients, and lying to get ahead. He finally came to his senses when his wife threatened to divorce him. A

year later, he explained to me what happened and I'll never forget it. He said: *"Murph, I started making a lot of money and it got hold of me. Looking back on it now, it was almost demonic."* He was wrong. It wasn't almost demonic. It was demonic.

The fact is that money isn't just a morally neutral medium of exchange. It's an evil power that can grip and possess us.

SERVING MONEY

And it often does. You can see that in verse 13. Jesus talks about serving money and that's what many people do. They serve it. Money is a power and it actively seeks first place in people's lives. It wants to be ultimate and supreme. It wants to be the master and god of their lives and for many, it is. They actually serve it. That means three things.

First, they make it an end, not a means to an end. Most of you know the oft-recounted story of John D. Rockefeller. Someone once asked him how much money it would take to satisfy him. His celebrated reply was, *"just a little bit more than I have."* It wasn't a means to an end for him. It was the end itself, the objective or aim, and he could never get enough of it as a result.

Serving money means a second thing. It dictates the decisions people make. On the one hand, how much money they have determines what they decide *to do*. I once bought a new car, for instance, that I really didn't need. Why did I buy it? It was because I had the money to. On the other hand, how much money they have also determines what they decide *not to do*. I once felt God calling me to help a cousin of mine who was struggling financially. I didn't though because I had very little money in my savings and thought I couldn't afford to. On both occasions, money, not God, dictated the decisions I made.

Finally, serving money means a third thing. People choose it over more important things. I'm talking about things like love, peace, justice, integrity, and more. I know two brothers who won't talk to each other because of a dispute they had over money from their father's estate.

Money is more important to them than love is. I know an attorney who lied to get a bigger fee from his client. Money is more important to him than integrity is. People serve money when they choose it over more important things.

There's a personal question that all of us need to ask ourselves, including me first of all. Are we serving money?

There's something that we need to know if we are. We can't serve God. Jesus is quite forceful and straightforward about that. In the very last line of verse 13, he says, *"You cannot serve God and mammon."* That is one of the inexorable truths of our existence. We cannot serve money and God at the same time because they're opposites whose demands often conflict. If money is our master, then God can't be. If God is our master, then money can't be. It's as simple as that.

MAKING MONEY SERVE US

So, don't serve money. Make it serve you. That's what Jesus calls us to do here in Luke 16. We should make our money serve us.

Let me ask you a question. What did the manager in this parable do that was so shrewd? The answer is that he found a greater use, a non-economic use, for money. He didn't use it to buy or to invest or to start his own business. He used it to win friends and get people's favor.

Now look at verse 8 in that regard. Jesus observes that many unbelievers are just as shrewd as this manager was. They find greater uses, non-economic uses, for their money - to get preferential treatment, to increase influence, to gain prestige, to get loyalty and favor and more. Political campaign contributions are a classic example of this.

Which brings us to verse 9. Jesus teaches that you and I as believers should be just as shrewd with our money as unbelievers are with theirs. Yes, money is iniquitous. It has an inherent fallenness about it. But we should find a greater use, a non-economic use, for it.

Jesus reveals what the use is in this same verse, 9. There's a curious line here, *"so that when it fails."* *"When it fails"* refers to

the time when it is absolutely of no use to us. That time of course is when we're dying or dead. I think of what Queen Elizabeth I said on her death bed, *"All my treasures for a moment of time."* That statement is so instructive if we give it deeper thought. So let's do just that.

One of the spiritual disciplines that I sometimes practice is the contemplation of my own death. I imagine that I have only several hours to live and know it. I then reflect on various things, including what will matter to me at that time. I can tell you this. How much money I have isn't one of them. How much money I have won't be relevant to me and I mean at all - in the hours before my death and the eternity after it.

But how I – and you - used it will be. That is Jesus' very point in verses 9-12. Look at that very last line in verse 9. How we use our money in this life will determine how *"they will receive us into the eternal dwellings."* Jesus expands on that truth in other verses. In Matthew 19:21, for instance, He says, *"Give to the poor and you shall have treasure in heaven."* In Luke 12:33, He says, *"Give to charity; make yourselves . . . an unfailing treasure in heaven."*

Do you get what Jesus is saying here and the phenomenal implication of it? When we give our money to build God's kingdom and to meet human needs, we're actually building treasures in heaven.

A line in verse 11 helps us understand what that means, *"entrust the true riches to you."* Not everyone will have the same power and authority to act in heaven. God will give us only the power and authority to act that He can trust us with. And how we used our excess money will be one of His primary considerations in determining that. By excess money, I mean what is above and beyond what we need to live simply as the Bible defines it. To what extent did we keep our excess or give it to build God's kingdom and meet human needs? The answer will determine how much power and authority to act that God gives us in heaven.

That reveals how we make our money serve us. It's by using it for the non-economic purpose of building treasures in heaven. We do that by giving it to build God's kingdom and meet human needs.

Now, using our money in that way requires two things of us.

First, we must learn how much of it that we should keep and how much we should give. The only way to do that of course is to study Scripture. Next year, we'll be offering several courses in discipleship, one of which is *Biblical Economics 101*. This course is a detailed, thorough, and objective look at what the Bible teaches about money. It will enable you to determine how much you should keep and give.

Using our money to build treasures in heaven requires a second thing. We must live out what we learn. That means that we firmly decide to keep and give what Scripture tells us that we should. We then vigorously carry out that decision in the everyday routines of our life.

Gary Ginter is our model for this. Ginter, the founder of a futures and options trading firm, is a multi-millionaire but lives a modest life. What does he do with his excess money then? He gives it away. He says about that, *"Joanna (his wife) and I want to be a pipe through which God can channel money to strategic needs."* Which is exactly what they are. They set up a foundation through which they give most of the money they make to a variety of missions, ministries, and needs.

Most of us don't have nearly the amount of money that Gary Ginter has. But we can still find the greater non-economic use for ours that he does. We can use it to build treasures in heaven. That is the most sensible thing, if you think about it, that we can ever do with it.

CONCLUSION

I close with this thought in that regard. Two of the most chilling words in the English language are "tax audit." No one, believe me, wants to be audited by the IRS. But an IRS audit is only a microcosm of the ultimate audit on judgment day. I'm talking about the divine audit in which God Himself examines our finances.

So, be prepared for that divine audit. Make your money serve you. Use it for the non-economic purpose of building treasures in heaven. Have not only dollars but sense, s-e-n-s-e, as well.