

## **INTRODUCTION**

I'd like to begin with a little story. A rich but miserly attorney, with a terminal illness, figured out a way to take his money with him. He instructed his wife to put it in two bags and place them in the attic directly above his bed. Then when he died, he'd reach out and grab them on his way up to heaven. Well, two weeks after he did eventually die, his wife went to the attic to clean it, stumbled across the two bags, and suddenly realized the implication. **"The old fool,"** she exclaimed, **"I knew he should have had me put them in the basement."**

There's an old adage when it comes to money that we can't take it with us, to either heaven or hell. Materially that's true. But spiritually it isn't. Spiritually, we can take it with us, meaning, can use it in a way that builds treasures in heaven. Jesus teaches us what that way is in Luke 16:1-13.

### **Use Money Sensibly**

Verses 1-8 are a parable. 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 they owe him. He does that because he knows it will make those debtors his friends. They'll then 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 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.

Verses 9-13 teach us how to do just that.

## **Money Is a Power**

Look first of all at a word 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 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, speaking of 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."*** That character is that it's a power.

Very few people grasp that. I have here a \$1 bill, which is the weekly allowance my wife gives me. Most people think 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 - and that those 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 began making great money for the first time in his life and it almost destroyed him. He was ignoring his family,

drinking heavily with his clients, and lying to get ahead. He finally came to his senses when his wife threatened to divorce him. He explained to me later what happened. **“Murph,”** he said, **“I started making a lot of money and it got hold of me. Looking back on it now, it was almost demonic.”** 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 as well that can possess and control us.

### **Serving Money**

And it often does. We see that in verse 13. Jesus talks about serving money and that’s what many people do. They serve it. Money is a power that 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, people make money 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 an end itself, an overriding object of his devotion, concern and care.

Serving money means a second thing. People allow it to dictate decisions it shouldn’t dictate. I once bought a new car, for instance, that I didn’t need. The only reason I bought it was because I had the money to. Or I once felt the Holy Spirit directing me to help a financially struggling cousin of mine. I didn’t though because I thought I couldn’t afford to. On each occasion, money, not God or good sense, dictated the decision 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 sisters 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 a sisterly relationship is. I also

know an attorney who lied to get a bigger fee from his client. Money is more important to him than integrity is. The three persons I mentioned chose money over more important things.

There's a personal question that all of us need to ask and answer to ourselves, including me first of all. Am I serving money? There's something that we need to know if we are. We can't serve God. Jesus is blunt, to the point, in the last line of verse 13, "**You cannot serve God and mammon.**" That is an inexorable law of human life. We can't serve God and money because they're opposites whose demands often conflict. What God and money called me to do with my financially struggling cousin is a classic case in point. If money is our master, then God can't be. If God is our master, then money can't be.

### **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.

Consider what the manager in this parable did that was so shrewd? 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 their power, to gain prestige, to win loyalty and favor and more. Political campaign contributions are a classic example of this.

Which brings us to verse 9. Jesus exhorts us as believers to 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 can and should find a greater use, a non-economic use, for it.

Jesus discloses 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 money is of absolutely no use to us. That time 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.

Imagine that you and I have only several hours to live and know it. Then reflect on this – what will matter to us at that time. I can tell you this. It won't be how many CD's we have or what our stock portfolio is worth. How much money we have won't be relevant to us and I mean at all - in the hours before our death and in the eternity after it.

But how we used it in this life will be. That's Jesus' very point in fact in verses 9-13. Look at the last line in verse 9. How we used our money in this life will determine how "**they will receive us into the eternal dwellings.**" Jesus says it differently in other verses but the meaning is the same. Matthew 19:21 – "**Give to the poor and you shall have treasure in heaven.**" Luke 12:33 - "**Give to charity; make yourselves . . . an unfailing treasure in heaven.**"

Do you get what He's saying and the phenomenal implication of it? When we give our money to promote God's kingdom or 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.**" Those riches are the power and authority to act that God gives us in heaven, which I've explained in detail before. He'll give each of us only that power and authority to act with which He can *trust* us. 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. How much of our excess did we keep and how much did we give to promote God's kingdom or meet human needs? The answer will determine the riches, the power and authority, God gives us in heaven.

That shows how we make our money serve us. It's by using it for the non-economic purpose of building treasures in heaven. We live simply as the Bible defines it. Then, we give what we have left to promote God's kingdom or meet human needs.

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

First, we must know how much of it that we should keep and how much we should give away. To know that, we study and learn what the Bible teaches about money, living simply, and giving. Then, asking the Holy Spirit's direction, we determine how much we should keep and give. The *Biblical Economics 101* part of our discipleship curriculum is designed to help you do just that. It's a detailed, thorough, and objective look at what the Bible teaches about money, living simply, and giving. Study it and pray. You'll know how much you should keep and give if you do.

Using our money to build treasures in heaven requires a second thing. We must live out what we know. We firmly make and devotedly carry out the decision to keep and give what we know we should.

Gary Ginter is our model for this. Ginter, the founder of a futures and options trading firm, is a multi-millionaire who keeps some of his money to live a modest life – and gives the rest 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.

None of us have nearly the amount of money that Gary Ginter has. Still, we can do with ours what he does with his. Find a greater non-economic use for it - to build treasures in heaven. Those of us who do that have what most don't, dollars and sense (s-e-n-s-e).

## **Conclusion**

I leave you with this thought. Two of the most chilling words in the English language are “tax audit.” No one, believe me, wants to be audited. 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, how we used our money. So let's get prepared for that divine audit now. Let's use our money for the non-economic purpose of building treasures in heaven. We'll take it with us if we do.