

# What Jesus Teaches About Money

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[ 0 : 00 ] then you're the ones who justify yourselves in the eyes of others. But God knows your hearts. What people value highly is detestable in God's sight.

What does Jesus teach us about money? Let me begin with a letter I received, or an email I received from my pension scheme this week, because they were recommending a switch, a switch towards sustainable investment, to switch to organizations' concern for the environment and carbon reduction and good labor policies. And that's one of the things about living in the time that we do. It's good, isn't it, to be more aware, probably than ever, when it comes to buying and investing, is this company ethical?

Are the goods that they are producing sustainable? How do they treat their employees at home and abroad? I wonder if it's ever been the case where maybe you've looked into, you've been presented with certain facts or different alternatives. Maybe you've stopped buying from a certain shop, or you've switched products, maybe for your laundry or such things, for either ethical or ecological reasons. It's good. I think we understand that how we manage our money, how we use our money, matters. It really matters, especially as we continue in this cost of living crisis. We all are called to be wise and to make good choices. Now, today, isn't it interesting that we discover that Jesus cares how we use our money, that Jesus cares about the value that we place on money. Jesus teaches about money matters. He's going to show us what does wise money management look like for a follower of Jesus.

And to help to do that, He gives us one of the more surprising, indeed, one of the more shocking and confusing parables. Of course, we are confronted with a guy who is plainly acknowledged to be dishonest.

He cheats. He then cooks the books, but he gets praised. He gets commended. So, we need to think about that. And Jesus then helps us to reflect on what value should you and I place on our money.

[ 2 : 28 ] And to do that, He presents a contrast between His way and the foolish money-loving Pharisees. How do they stack up compared to the wisdom of Jesus? How do we?

So, let's get into this idea of managing money wisely according to Jesus, which we see really in the first 12 verses. But let's begin thinking about this story. It's a really surprising story where we're all nice and straightforward. The audience, verse 1, Jesus told His disciples this parable.

But then we need to recognize, verse 14, there's another audience. The Pharisees who loved money heard all this. Okay, so as Jesus teaches, we remember there's a big crowd around. He's aware of His friends. He wants to teach His followers, here's how to use your money wisely. But He's also aware of enemies who take a very different view. Who's the main character in our story? It's not the big boss. It's not the manager. It's the... it's not the rich man, rather. It's the manager or the steward who we are intended to focus on. Perhaps it might be helpful to picture an estate manager. You know these grand estates where there's lots of property and there's lots of land and fields? Well, picture the estate manager whose job is to care for the land, to care for the properties, to look after the tenancies. Okay, in his life a moment of crisis comes. Verse 2 and 3, what is this? I hear about you. Give an account of your management because you cannot be manager any longer. So he gets that call that nobody wants to hear. Come to my office. He knows that the wasting of possessions has been found out. He knows he's about to lose his job, so what will he do? He senses his urgent needs. I want to avoid hard labor. I'm not built for that. But I also want to avoid having to beg. I don't want to be homeless. So what's he going to do? So that's his crisis. And then there comes this light bulb moment, this aha moment in verse 4. I know what I'll do. So when I lose my job here, people will welcome me.

He's figured out how to face the crisis. And he wants to face the crisis by making sure that he finds a welcome. And that's going to be important. And that leads to the actions that he takes. And this is where we see him rewriting the accounts of the rich man. So he calls in various tenants, and he slashes their debts. So of course, they're going to be delighted. Save all of those bills on olive oil and wheat, you're going to be pleased.

And then we get to the climax of the story, the bit that so easily confuses and surprises us. Jesus says at the end of the story, the master commended the dishonest manager because he'd acted shrewdly. Think about that. He gets a well done. He's been dishonest. And now he's cost his master two times over. So we need to think, what is it about this man that causes him to get this well done? [6:00] Because this is not a general rule to apply. We know that. And Jesus would never encourage anybody to be dishonest or to steal or to cheat. It's a very limited commendation. He is commended because he had acted shrewdly. He is commended because he wisely saw that the end was coming, and he made a plan to provide for himself. That's what he's commended for.

The master approves the plan of this guy who's been wasting his possessions, a plan that would gain a future welcome by his scheme that he comes up with.

If you were here last week, we met a younger brother, another person who wasted his possessions and received a welcome by grace. I think Jesus wants us to hear some of those same echoes in this story. Well, that's the story. And helpfully, I think, for us, Jesus also gives an explanation in the second half of verse 8. For...see that word there? Here's the explanation. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.

What is Jesus saying? There's two groups of people, and he's inviting his followers, who he calls the people of the light, to learn a lesson actually from those who aren't his followers. And that might surprise us. All wisdom is God's wisdom. And so, the idea here is that Jesus is saying, look at the wise in the world, when they understand that their time of opportunity is short, when their strength is limited, when their wealth is limited, so that they act decisively and plan wisely for their futures. Learn from that, Jesus says, to his disciples. I think there is a broader lesson that goes even beyond money for all of us. This parable is about knowing there is a time of dismissal and making preparation. The Bible is really clear that there is a point where we will all die, we will all be dismissed from this life. So, the most important thing for each one of us is to make sure that we are ready for that moment. To be ready means to trust in Jesus, to receive his grace and forgiveness, because the welcome that's offered is an eternal home with God himself. Well, having given us the explanation, Jesus then wants to apply the truth for us. See verse 9, I tell you, so he's told the story, now he's going to apply the story, use worldly wealth to gain friends for yourselves so that when it is gone, you'll be welcomed into eternal dwelling.

He's saying to his followers, use your money wisely for spiritual purposes, investing to serve the kingdom of God so as to be welcomed by God into an eternal home. That's a money management policy from Jesus.

[9:27] Reminding us, Jesus is to be Lord of all of our lives, including our habits of spending and saving. Jesus is saying to us, make use of the resources that you're given in this life, your wealth, your home, your possessions, for the sake of the kingdom of God.

He applies it a second way in verses 10 to 12. We read verse 10 again, whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. He's talking about how we steward our money, how we use our money and resources. He says, use what God gives you in a trustworthy way.

And here Jesus is thinking, I think of using it for him, for his kingdom, using it to bless and serve other people, to honour the Lord Jesus with our money, with a focus on receiving eternal treasure in the end. That's wise money management according to Jesus. Now let's just think for a few minutes, what do you and I need if we are to put this money management, this priority into practice?

Because if we step back for a moment, it's very different from all the messages that we hear from surrounding culture. And perhaps it might be different from the way that we live. We automatically perhaps follow the flow. So I think the first thing that we need to hear is a call to wisdom. How we handle our money requires wisdom. We have bills to pay. We have responsibilities.

We have many pressures. We have many opportunities. There is the urgency as well for Christians of the reality of Christian mission and the work of God's church. And so a call for us to pray for wisdom in all of life, including how we use our money. To talk with others. What does it look like to follow Jesus and to be wise in how we steward our finances? What are the principles? What are the

practices?

[ 11 : 36 ] I think it's a call to wisdom. It's certainly a call to good stewardship. Psalm 24 reminds us, the earth is the Lord's and all that it contains. So our starting point is that everything that we have comes from God and belongs to God. It's not our own. We are not our own. So we steward for God, for His glory. If you read the Old Testament, what did good stewardship look like? They had the principle of tithing. You know, as an act of worship, they would bring 10% of their crops or their animals.

In light of God's provision and kindness to them, they responded with worship by giving the tithe. In the New Testament era, it has been argued that God has been even more generous to us in giving us Jesus. Therefore, generosity should be the overriding dynamic. We read Paul's message to the Corinthians.

He talked about giving regularly and generously and cheerfully, giving ourselves first to the Lord. It's a responsible part of church membership, stewarding our finances. And again, if that's something that you've never thought about before, you want to discuss with me or one of the elders, we're really glad to talk to you about that. So it's a call to wisdom and a call to stewardship.

But it also calls us, doesn't it, to think about how this works itself out in our day-to-day decision-making. Think about our relationships. Jesus says, I tell you, use worldly wealth to gain friends for yourselves. Here Jesus, I think, is reminding us that it takes time, it takes money, often to build a relationship, to share life with somebody, whether that's a family member or a friend, takes investment of ourselves, our energy, our time, our money. And especially when we think about investing for the sake of the kingdom of God, to get to a stage in a relationship where perhaps we open our Bibles together and we can talk about God together, where Jesus and the gospel is spoken about. It takes time, it takes money, it takes effort. And so Jesus is saying, be wise in our relationships. Invest in eternity, in our marriages. Invest in quality time so that we can seek to build one another up in our faith, if we're believers. In the context of Christian friendship, with all the other things going on, make sure to sacrifice time, to spend time together with others in different activities, maybe in sharing food or a coffee, so that we can be built up together so we can help one another on the journey of faith. When we think about the people in our lives who we care for who aren't yet Christians, again, Jesus would say, invest deliberately in those friendships. And that takes money, and that takes time, and that takes effort to show hospitality, to buy the ticket for the event so you're spending time, so we can have conversation, because we love them. We want them to receive a welcome from God through coming to know Jesus.

So it has implications for our relationships. It also has implications when we think about the church and mission. We think about wise money management. We had a really great deacon's court discussion on Monday where we committed to further support for our mission support fund.

[ 15 : 41 ] So we already give to Galashiels, and we want to give more. We already give to the Rianos in Columbia, and we're committed to give. And there's a new church plant beginning down in Leith, Hope Church Leith. And we've committed to give, to support those works, because we believe that Jesus wants His church and His people to invest in eternity, to put money to work where the gospel is being shared.

So Jesus would ask His followers to invest in the local church and in His global church. And again, if that's something that you've not really thought through before, I may encourage you to pray about that, to think about if you're a member here, think about how you might use your money to support our ministries here. Perhaps to think about how you might get involved in supporting that mission support fund of church planting and mentoring over in Columbia. Perhaps there are other missions that you think about, pray for. Think about how we can invest for the sake of eternity.

But in all of that, we think about sacrifice, and we give, and we give for the sake of others and for God's kingdom. We recognize that's hard, don't we? It's not our natural instinct, perhaps.

How will we find help to apply this wise money management to recognize my money's not for me, it's for God and for others? I think it's where we need to remember Jesus and His work for us, the good news of the gospel. What price does Jesus pay for us and for our salvation?

Though He was rich. For our sake He became poor. Jesus gave up everything, gladly leaving the glory of heaven to live a life of absolute humble service here on this earth, ultimately giving His life to die on the cross for sin and for sinners, so that we through His poverty might become spiritually rich, rich towards God. That He pays the price to forgive our sin, to remove our guilt, so that we freely, by faith, can enjoy eternal life, life with God now and the promise of life with God forever. As

we remember the treasure in heaven, as we remember that by His grace, just like the younger son last week, those who make a mess of things, those who could be accused of being wasters, by God's grace through Jesus are welcome. As we think about that, as it hits our hearts, we understand the gospel is our great treasure, and that's a great treasure to share.

[ 18 : 40 ] That's where we find the help to invest so others can enjoy eternity with God. That's where the urgent call on our wallet then comes from, not from stuff, ultimately from the gospel. So we're called to invest in the kingdom of God. So thinking about managing money wisely, Jesus then turns our attention to valuing money wisely in verses 13 to 15, much more briefly here.

Let me read verse 13 for us again. No one can serve two masters. Either you'll hate the one and love the other, or you'll be devoted to the one and despise the other. You cannot serve both God and money.

I read this week an interview with a chap called Walden Wheel, or Waldeen Wall, sorry, hard name to say. For 40 years, this guy was a tax consultant, financial planner, portfolio manager. So financially, a guy who absolutely knew his stuff. And he said he did. Financially, he was really smart.

But then he sort of started talking about his life, and especially having met Jesus, becoming a follower of Jesus, that began to change his values. But then a few years later, he said, Jesus came to the point where he turned my financial world upside down. A really interesting story. It took him years to realize that even though he was a Christian, the filter through which all of his life was flowing was not Jesus. It was still money. How he thought about finances was not spiritual, but earthly. He was living in the financial sector and very much influenced by surrounding culture and being part of maybe the most affluent society that's ever lived on the face of the planet. And it was amazing to hear him say, I was grateful for the 2008 market crash. Because he said it did two things for him. He said it exposed the idolatry of money that he hadn't been fully aware of, and it broke the controlling power of money. When you lose everything and all you have is Jesus, and that's enough, then all of a sudden the power is gone.

No one can serve two masters. You cannot serve both God and money.

[ 21 : 15 ] What is it that our heart loves the most? Where does our trust lie? To the degree that our heart loves and trusts money, that's the degree to which we're going to find Jesus' words cut very close to the bone. We see it with the Pharisees, don't we? The Pharisees who loved money heard all this and they were sneering at Jesus. They want nothing to do with Jesus and his message. They have a very convenient and comfortable view of Christianity, or faith rather, that put religion in a box. Okay, so God wants my worship on a Saturday for them, for us maybe a Sunday. He cares what I do in the place of worship, but they decided that God didn't care what they did with their wallet. Trying to live this double life. Jesus challenged them. He said, you justify yourself, but God knows your hearts. He knows that you've chosen to value money above God. And so Jesus uses again that love and hate language of a fundamental preference and priority. We're either going to love God, and relatively speaking, hate money, or love money, hate God. We're going to be devoted to God, and we'll despise the stranglehold of money, or we'll be devoted to finding and gaining more money and finding hope there. We'll find ourselves despising God. What Jesus says really challenges us, I think, and it challenges our culture, where if we think about sort of the world of advertising, think about what we hear perhaps in our organizations and companies. Much of life is geared around getting and spending money. The priority is often self-improvement, personal security, greater personal happiness. It doesn't sound like Jesus. Jesus reminds us we all serve what we worship.

And Waldean Wall discovered that when we worship money, a few things happen. Our hope is wrapped up in what money can buy and what money can do. We invest and we save because we think we'll find security in our pension scheme, our investment plans. We'll depend on money and not God to meet our needs or to be our joy. When we choose to worship money and not God. To value money wisely means don't serve money.

Don't make money our master. It will control. It will steal our joy. It will steal our worship. Rather, Jesus has said to us, make money serve your joy. When your joy is the joy of knowing and loving and serving Jesus. Our heart needs to be right with God through faith in Jesus, to have love for Him and for the gospel. And then money can serve our joy gladly. We can have joy in blessing others and seeing the good news spreading. Jesus would say to us, money can be a good servant, but it's always a terrible master.

We have to value God most of all. And when we lose the idol of money to follow Jesus, it's not loss, it's gain. Because what do we gain? We gain God. We gain eternal life.

This is a call to learn from Jesus how to think about money. I did a quick experiment on Friday. I did a Google search. How to invest money. Do you know the number of hits by God? 38 million.

[ 25 : 31 ] There is no shortage of advice out there. So many experts, so many ideas, money saving tips, spending practices. Which expert will we listen to?

Well, if we know who Jesus is, the Son of God, the Creator, the Savior of the world, it's an easy choice. We listen to Jesus. He is the one who brings greatest gain. He is the one who gives himself so we can have life with God. He invested everything into being our Savior. A life of obedient, humble sacrifice and death on a cross so that by faith we might have eternal joy. A treasure that will never disappear.

The joy of following him as our Master and Lord. And the joy of using what God has given to invest in the lives of others, to help others, to serve others, to see the kingdom grow.

Let's learn from Jesus how to use our money, how to value our money for him and for his kingdom. Amen. Let's pray. Lord our God, we thank you for this teaching from Jesus.

We thank you because we recognize that we need it. We need the wisdom of the Lord Jesus for all areas of our lives, including our finances. And so we pray that you would help us to reflect on how we spend and invest. You'd help us to reflect on...