

True Riches

Disclaimer: this is an automatically generated machine transcription - there may be small errors or mistranscriptions. Please refer to the original audio if you are in any doubt.

Date: 23 February 2025

Preacher: Colin Dow

- [0 : 00] I'm going to say that we have a lot of people who are not talking about politics and money. We might offer critiques of certain policy decisions from a government, but don't ask us to state our political loyalties to a party. Even worse, don't ask a minister to speak about money.
- It's really awkward for a minister to talk about money because by appealing for our people to give, it appears that we're asking for a pay rise. I remember attending an extremely prosperous American church in the Midwest many years ago where the title of the sermon was Idolatry.
- Even though everyone drove up to the church in his expensive SUV, at no stage did the preacher talk about money being an idol.
- He was too scared. I don't really blame him. Jesus never had the same inhibitions. He knew better than us that our idols are often made not of wood and stone, but of money and gold, and they're worshipped not in temples, but in banks.
- [1 : 22] Every minister will tell you that a Christian's wallet is the last aspect of their old nature to be sanctified. We hold our children tight, our money even tighter.
- One of Jesus' most penetrating challenges is to use the money God has given us for his glory and for the good of others, rather than to greedily hoard it for ourselves.
- So this chapter, Luke 16, is almost wholly given over to Jesus' discussion of the way in which his disciples should view money.
- In verse 14 we read, The Pharisees were lovers of money. They were the most religious people in the Israel of Jesus' day, but their religion was almost wholly devoted to worshipping the idol of money.
- Now we criticize, rightly, the Pharisees for their hypocrisy and legalism, and because we aren't, well in our minds anyway, religious hypocrites and legalists, we absolve ourselves from the charge of being Pharisees.
- [2 : 30] But if we are lovers of money, for all our talk of gospel and grace, we're just as much Pharisees as they ever were. In our passage today, Luke 16, 1 through 13, Jesus tells the parable of the dishonest manager.
- It's probably the most difficult parable to interpret. A rich man appoints a manager to look after his estate, what we would call in Scotland a factor. Well, the rich man receives a report that his factor is squandering or wasting his resources, so he plans to sack his factor.
- The factor realizes that he doesn't have the frame to engage in physical work, and he's too proud to beg, so he devises a plan.
- We read in verse 4, I decided what to do so that when I'm removed from management, people may receive me into their houses. He proceeds to cut the debts people owe him.
- To the one who owes his master for a hundred measures of wheat, the manager cuts his debt to 50. To the one who owes his master for a hundred measures of oil, the manager cuts his debt to 50.

[3 : 45] Now, in all likelihood, what the manager is doing here is removing his cut from the total bill. Back then, managers or factors were like today's debt collectors, managers who didn't just charge the debtor for what he had bought, but added his own cut on top of that, what we might call interest.

In the UK, we add VAT to every purchase. In the Israel of Jesus' day, managers added their own level of tax to every purchase, and their own level of tax was often long a payday exorbitantly high.

All the manager, the factor, is doing in this story is removing his own cut from the total bill, 20% in the case of the wheat, 50% in the case of the oil. The factor hopes that by doing this, he will win the approval of his debtors, so that when he loses his job, they'll be sympathetic to him and receive him into their houses.

Well, when the rich man hears about what his factor has done, he is impressed by his shrewdness. Good word, shrewdness. The word shrewd means to have sharp powers of judgment.

Given the situation he was in, the factor clearly assessed the options open to him, and he chose the best one for him.

[5 : 16] He had sharp powers of judgment. The rich man became rich by being shrewd, so when he sees shrewdness from his factor, he is impressed.

Now, this is a very hard parable to understand. Jesus is certainly not advocating shady business practices. The Old Testament did not permit what that factor did by charging high taxes, the moral equivalent of payday loans, and Jesus was no different.

Jesus advocated honesty, diligence in the workplace. Likewise, Jesus is certainly not advocating one kind of political or economic system over against another.

We can't use this passage to develop, to defend socialism over capitalism, or hijack Jesus and say, Jesus votes Tory. Yes, he powerfully critiques both politicians and policies, and so must we, but he doesn't do so as a member of a political clique.

From verse 1, you will notice that in this parable, Jesus is speaking to his disciples. From verse 14, it would seem that the Pharisees were listening in, but it was to Jesus' disciples that he was addressing the spiritual challenges associated with monetary wealth.

[6 : 49] Jesus, more than any, recognized that money can become an idol, but the acquisition of money for selfish ends has always been the most respectable sin in the church.

Now, those selfish ends may be personal comfort, status and position, or even the ability to live in a big house, send our kids to the best schools, drive the best cars, and enjoy the most extravagant of holidays.

You see, Jesus is speaking here to a spiritual, not a financial issue. He's using the example of the shrewdness of the dishonest manager as a parable of how we as Christians are to view our spiritual lives in relation to money and wealth.

So, for that reason, the most important challenges to us as Christians come between verses 8 and 13, where Jesus applies this parable into the lives of his disciples.

And he does so in five ways, each of which are deeply embedded in the spiritual motives of the grace-filled Christian life. First, spiritual intelligence, verse 8.

[8 : 06] Spiritual generosity, verse 9. Spiritual faithfulness, verses 10 through 11. Spiritual diligence, verse 12. Spiritual loyalty, verse 13.

This isn't a passage for others to read, but it's a passage for each of us as individual Christians to wrestle with, to be convicted by.

Because if it's true that the last aspect of a person's wallet, that a person's wallet is the last aspect of his nature to be sanctified, the question is, how am I getting on in my Christian discipleship?

So, first of all then, spiritual intelligence, verse 8. Jesus says, the sons of this world are more shrewd in dealing with their own generation than the sons of light.

Well, the rich man, he commended his factor for the incisive way in which he judged the situation he was in and decided upon the right course of action, one which would secure his future if he lost his job.

[9 : 20] The factor thought through how he would provide for himself in the event that he was sacked. That's why he removed the demand for his own cut of the profit.

The factor showed intelligence in financial matters. Now, by saying what he does in verse 8, Jesus is not saying that the sons of this world are better at business than the sons of light, that non-Christians are better at making money than Christians.

When I think of some of the Christian businessmen and women I know, they are just as financially shrewd and astute as their non-Christian contemporaries. What Jesus is saying here is that he might wish that the sons of light were as spiritually smart as the sons of the world are as financially smart.

He might wish that the sons of light were as spiritually smart as the sons of the world are financially smart. He's challenging us as Christians to spend as much energy thinking about our spiritual lives and our relationship with Christ as our non-Christian contemporaries think about their worldly lives.

You know, there are times when we envy those who have made enough money in their careers to retire at 50. Look at ourselves and realize that at this rate, we'll never have enough money to retire.

[10 : 50] Perhaps we aren't as financially astute as them, but think of it another way. The non-Christian man who retires at 50 enjoys another 25 years of health, perhaps, before he begins to decline and he dies at 80.

His money has earned for him 30 years of work-free life. The Christian woman who retired at 70 enjoys another 5 years of health before she begins to decline and she too dies at 80.

Her pension has allowed her only 10 years of work-free life. But the Christian woman's investment in her spiritual life means that she will enjoy eternal pleasures at the right hand of God in the new heavens and the new earth.

But the non-Christian's investment in this worldly life means that not only will he not enjoy eternal pleasures, but endure eternal pain. For all that non-Christian's worldly shrewdness in financial ways, he is a spiritual fool.

For all that Christian's worldly naivety, she is spiritually wise. The challenge Jesus is giving us here is to get our priorities right.

[12 : 12] How much work are we really putting in to the acquisition of the spiritual treasures of a close relationship with Jesus rather than the acquisition of wealth?

Jesus is challenging us today, get your priorities straight. Be a shrewd, intelligent child of light. Second, verse 9, spiritual generosity.

Spiritual generosity. Well, in this parable of the dishonest factor, having been threatened with being fired, the factor removed his cut from the debts he's owed.

He does this in the hope that those whose debts he is reducing will look kindly upon him and perhaps, when he loses his job, receive him into their homes. This factor is a worldly man.

He is worldly wise, so he's using his worldly wealth to make worldly friends who may take him in when times get tough. Jesus says, I tell you, make friends for yourselves by means of unrighteous wealth so that when it fails, they may deceive you into the eternal dwellings.

[13 : 22] Now, unrighteous wealth here is not wealth acquired in an unrighteous way. Jesus is just using a commonly used way of speaking about money. By speaking in this way, Jesus is not saying that we should imitate the dishonest factor, that we should use money to make friends so that if our money should run out, we'll be able to rely upon them.

He's not really speaking about money at all. He's speaking about something far deeper. Beginning at the end of the verse, where Jesus talks about being received into eternal dwellings.

Now, this is obviously a reference to heaven, to the presence of God, which only the righteous shall enjoy. Next, we move back a clause to where Jesus speaks about when money fails.

Money's important in life, but it's not important in death. Doesn't matter whether someone is rich or poor when they're dead. This rich man came into the world with nothing.

He'll leave the world with nothing, same as the poor man. He can't take his money with him into the grave. So far, so good. I tell you, make friends for yourselves by means of money so that when you die, you may be received into heaven.

[14 : 38] Jesus here is speaking about using our money with an eternal perspective in mind. How can I use my money now so that when I die, I may be received into heaven?

How can I use my money now so that when I die, I can be received into heaven? With my eternal destiny in mind, a destiny which is entirely free of money, I can therefore be generous with what I have.

I can give money to the poor and undeserving. I can give money to those Christians who are struggling to make ends meet or to those Christian missions which are in danger of folding because of lack of funds.

I don't expect anything back from them because my ultimate reward is to be received into heaven. And that's why here and now I can be generous to others, the so-called friends in this verse.

Here's spiritual wisdom. Not that we carefully hoard our money as if we can take it with us beyond the grave, but that we use it with heaven in mind. Use it with heaven in mind.

[15 : 51] My brother lives in London and everything in London of course is 10 years ahead of the rest of us and he tells me that there are certain bars in the city that will only accept payment for drinks in cryptocurrency.

Right? No longer cash, no longer bank or debit or credit cards, but only in crypto. A currency which exists only in computer programs and has no substance.

True spiritual wisdom consists in spending a currency no one can see. The currency of heavenly generosity. God is not impressed by how much money we've got, but how much money we give.

God is not impressed by how much money we've got, but how much money we give. Third, verses 10 and 11. Spiritual faithfulness, spiritual faithfulness, they say that intelligent people lack common sense.

Such an accusation could never have been labeled against Jesus, the most intelligent man to have ever lived, the man with the most common sense to have ever lived. He knew that if someone can't be trusted with a small thing, he can't be trusted with a big thing.

[17 : 11] If I'm so financially irresponsible that I can't be trusted to be wise with a pound, why would anyone trust me with a million pounds? If I can't be trusted to lead my sabutio team to success, how could I be trusted to manage Rangers or Man United?

Jesus knows that if someone can't be trusted with a small thing, he can't be trusted with a big thing. If he's dishonest in a little, he'll be dishonest in a lot. If he's faithful with a little, he'll be faithful with much.

Jesus now clarifies, if then, verse 11, you have not been faithful with unrighteous wealth, who will entrust to you the true riches? For Jesus, the way we use our money is a small indicator of a big problem.

If we hoard our money and are not generous toward God and others, it's a sign that we are spiritually immature and worldly. If a Christian has a huge wage but chooses only to give a tiny proportion of that wage back to God, it's a sure sign that God does not have a big place in that person's heart.

The small thing in which we've been unfaithful is our use of wealth. The big thing with which we cannot then be trusted is a deeper spiritual life.

[18 : 39] We're not then entrusted with the deep joy of salvation, the deep grace of Christ's deeper presence, the heartfelt comfort of the Holy Spirit when we greedily hoard the money we've been given by God.

We've been unfaithful in the small thing. How can we be trusted with the big thing? A Christian friend of mine told me that the happiest he ever felt was not when he received his paycheck from his employer but when he wrote his giving check to the church.

That was the happiest he felt. He may not be a rich man economically but spiritually he's one of the richest Christians I know. If today you are not sensing or experiencing the joy of your salvation, the grace of Christ's deeper presence and the assurance of God's love, could at least part of the answer be that you are failing to do this small thing.

Namely to be generous with the money God's giving you. Fourth, verse 12, spiritual diligence. Diligence. This verse contains the key to Jesus' whole discussion of the Christian's use of wealth.

Jesus says, if you have not been faithful with that which is another's. The fact that in Jesus' story parable wasn't squandering his own money.

[20 : 11] Rather, he was entrusted with the money of the rich man. He was merely a steward putting it to work wisely. In the same way, the money we have in our bank accounts, the money we use to buy this or to buy that, it's not our money.

It has been given to us by God. Let me repeat that. My money does not belong to me. It belongs to God and he's given it to me to steward and manage for his glory.

Now, this is a really hard teaching for us in the prosperous West to swallow, but it's the plain teaching of the Bible. Everything we have, money included, comes from God and ultimately does not belong to us but to him.

Now, we can make an idol out of it as we can of all the good gifts God's given us, but ultimately what I have in my bank account does not belong to me. It belongs to my heavenly Father who in love and grace has entrusted it to me to use for the good of others and for his glory.

And this places all the more responsibility upon us to be wise in the use of that money, to be shrewd, not to waste it or squander it upon things we don't need. In the last analysis, the way we use the money God has given us is directly related to our spiritual relationship with God.

[21 : 40] If that relationship is warm and growing, we will want to use that money for his glory. If that relationship is cold and formal, we'll want to use that money for ourselves.

But then you say, I'm not in a position to give too much of my hard-earned money away. I'm not in a position to give too much of my hard-earned money away.

The truth is that no matter how hard any of us work, none of us have earned what we have. It's not our money.

It's a gift of God's grace. It's his daily bread lovingly entrusted to us. That's the key to a Christian's use of wealth.

It's not my money. It belongs to another and I am merely its steward. It's not as if I am giving my money away.

[22 : 45] I am using God's money wisely. It's a question not of financial prudence as much as it is of spiritual diligence. In the kingdom of God, one's wealth isn't a function of how much we get, but how much we give.

In the kingdom of God, one's wealth is not a function of how much we get, but how much we give. A spiritually healthy Christian doesn't begrudge giving away a dime for the good of others and the glory of God.

It's her favorite check of the week. Well, lastly, verse 13, spiritual loyalty. Spiritual loyalty.

In this verse, Jesus gets to the point, cuts to the chase. No servant can serve two masters, for either he'll hate the one and love the other, or he'll be devoted to the one and despise the other. You cannot serve God and money.

Now, what Jesus says here is brilliant, brilliantly incisive. Have you ever thought of the rich person as being a servant of money?

[23 : 55] Not that money serves his purposes, but that he serves the purposes of his money. In fact, the exact word Jesus uses here is the word for slave, *doulos*.

That foolish rich man is a slave to his money, just as surely as the slaves that rich man owns are his slaves.

What we see among the rich of our land, it's not freedom, it's slavery. They're slaves slaves to their money and possessions, slaves to the standard of living, to the extravagance, to the waste.

They are bound in stronger chains than any prisoner in Bell's Marsh. in the Lord of the Rings. did Gollum own the ring of power or did the ring of power own him?

Does the rich man own money or does all that money brings own him? Money brings him comfort, pleasure, status.

[25 : 03] Jesus argues, these things enslave a man and as I said, bind him in stronger chains than any prisoner. It's a very strong challenge to us in the prosperous West, is it not?

Very uncomfortable indeed. In the last analysis, Jesus is getting right to the heart of the matter. Who do we serve? Is it God or money? If it's God, giving our money away to him won't be a problem, it would be delight.

But if it's money we're serving, we'll be as miserly as Ebenezer Scrooge and grudge every penny's giving. What comes first? Freedom in the service of God and his glorious gospel or imprisonment in the slavery of money and its deceitful trappings?

What or who comes first? Then comes the punchline. Jesus says, you cannot serve both. You can't serve both. Jesus isn't saying that to be rich is sinful any more than to be poor is virtuous.

But the question is, what comes first? You can't serve both. And for the Christian, God must come first. God must come first.

[26 : 22] When you are drawing up your financial plans, God must come first. not the mortgage, not the car, not the kids, not the holidays, but God.

Out of your paycheck, you take first what you have prayerfully planned to give to God. Then what remains is what you may spend on a mortgage, car, kids, and holidays.

Not the other way around. Mortgage, car, kids, and holiday come first from what remains and you give a little bit to God. No, what you give to God comes first and out of what remains then comes mortgage, car, kids, and holidays.

God must come first. Okay, never mind the practicalities of what we do with our money, although that is important. What Jesus is getting to here is the heart of our Christianity and the question of whether ours is at all a Christianity of the heart.

Does God really come first in my life before everything else? Does God really come first in my life before anything else? As we close, I want us to factor this into the equation.

[27 : 40] We have Jesus Christ, the King of kings and the Lord of lords. Then he is the Son of God and he is hanging in utter poverty and excruciating pain of the cross.

Who did he put first on that cross? Himself or us? We come back, of course, to that quote of the famous C.T. Studd, Missionary to the Far East, who gave up his life to serve as a missionary in modern-day Myanmar.

He said, If Christ be God and died for me, then no sacrifice is too great for me to make for him.

He was born