

(1) Transforming our spending

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Preacher: Simon Dowdy

[0 : 00] The reading this morning is from Luke chapter 16, reading from verse 1, and that's found on page 1054 of the Bibles. He also said to the disciples, there was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.

And he called him and said to him, what is this I hear about you? Turn in the account of your management, for you can no longer be manager. And the manager said to himself, what shall I do, since my master is taking the management away from me? I'm not strong enough to dig, and I'm ashamed to beg.

I have decided what to do, so that when I am removed from management, people may receive me into their houses. So summoning his master's debtors one by one, he said to the first, how much do you owe my master?

He said, a hundred measures of oil. He said to him, take your bill and sit down quickly and write fifty. Then he said to another, and how much do you owe? He said, a hundred measures of wheat. He said to him, take your bill and write eighty. The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

[1 : 26] And I tell you, make friends for yourself by means of unrighteous wealth, so that when it fails, they may receive you into the eternal dwellings. One who is faithful in a very little is also faithful in much.

And one who is dishonest in a very little is also dishonest in much. If then you have not been faithful with the unrighteous wealth, who will entrust you the true riches?

And if you have not been faithful with that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate one and love the other, or he will be devoted to one and despise the other.

You cannot serve God and money. The Pharisees, who were lovers of money and all these things, heard all these things and they ridiculed him.

And he said to them, You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God.

[2 : 42] Thanks, Juliet, very much for reading for us. Why don't we pray together before we look at Luke chapter 16. Let's pray. Heavenly Father, thank you for this glorious truth we've been thinking about, that the Lord Jesus will return.

And we pray now, as we consider this issue of money, as we look at this parable that the Lord Jesus told, please would you help us to think about money and wealth in the light of that future. And we ask it for Jesus' sake. Amen. Well, as Matt said, this is the start of a new sermon series, which I've called Transforming Grace.

Because, of course, the Christian life is not about rules and regulations. Rather, it is about being in relationship with the living God and being transformed more and more into the likeness of his son, Jesus Christ.

And so that is my prayer for us as we look at these three, four topics over the next four weeks.

Money, wealth, church discipline and doubt.

[3 : 53] Now, it seems to me that increasingly money is the one thing that cannot be mentioned in polite company. On Wednesday evening, you may well have watched the programme on BBC Two, What Britain Earns, and how at the very beginning of the programme, people as were walking down the high street were interviewed, asked how much they earned, and they were incredibly reticent to answer.

One Christian minister, who is well known as a man's man, and therefore who you'd imagine would have no problems at all in talking to men about anything, writes this, After 15 years as a pastor, I have found it much easier to talk to men about their sex lives than about their finances. Now, I don't know why that should be. Perhaps some are embarrassed about the amount of money they earn. Perhaps for others, it's simply that we collude with the silence of our culture. It's simply not done to mention money and how we use it. Well, the good news is that the Bible, God's Word, exposes the sins of our culture, and it has much to say about money, and especially about our attitude to money.

Because you may well know that in the Old Testament, in the first part of the Bible, God's people were commanded to tithe. They were commanded to give away 10% of their earnings.

[5 : 16] But when we come to the New Testament, there is no such command. Instead, we're told to give generously and cheerfully. Now, for some, that may mean less than 10%.

For many, that may mean considerably more. But what it does mean is that the key issue when it comes to thinking about money is our attitude to money.

And the New Testament is full of teaching about that. Because clearly, it's only once we have our attitude to money right, it's only once we have our thinking about money right, that we'll then use it wisely and in a way which honours God and brings honour to Jesus.

And this parable here in Luke 16 is a great place to start. If you turn to the outline on the back of the service sheet, you'll see that Jesus teaches two things.

That the way you handle your money shows what you believe about the future and the way you handle your money shows what you believe about God. As usual, we'll have a question time afterwards.

[6 : 26] So first of all, the way you handle money shows what you believe about the future. Have a look at verse 1. Jesus also said to the disciples, there was a rich man who had a manager and charges were brought against him that this man was wasting his possessions.

And he called him and said to him, what is this that I hear about you? Turn in the account of your management for you can no longer be manager. Jesus introduces us to, we'll call him Mr.

Dishonest.

He works for a rich man who's often away on business, so he's employed a manager to run his UK operations for him in his absence. And we can see, can't we, it's the time for his annual appraisal where no doubt he's wondering just how many noughts he's going to have on the end of his bonus this year.

There's no credit crunch in the city. But instead, he is fired. Because Mr. Dishonest is just that. He is dishonest.

But notice, will you, that his employer makes one crucial mistake. He doesn't tell the manager to clear his desk and pack his bags immediately.

[7 : 43] Which means that Mr. Dishonest has time to make some phone calls. After all, if you look at verse 3, his prospects aren't great. The manager said to himself, what shall I do since my master's taking the management away from me?

I'm not strong enough to dig and I'm ashamed to beg. He's never done a day's manual work in his life and he's too proud to go and sell the big issue on the streets. But he comes up with a brilliant plan.

Verse 4, I've decided what to do so that when I'm removed from management, people may receive me into their houses. because the one thing that Mr. Dishonest is good at is dodgy financial dealings.

So in his last few hours of employment, he prepares for the future. And in verses 5 to 7, he summons some of the customers who owe money to the business and one by one, he reduces their debts, in some cases, by as much as half.

Now, some people find it rather shocking to discover that Jesus used a parable where the key player is dishonest. But it seems to me that actually the very shock of that is a sign of its authenticity.

[8 : 59] After all, if you were to make up a gospel, if you were sitting down to make up Luke's gospel and to make up some of the parables that Jesus told, you'd never use, would you, a dodgy dealer like this as one of the main characters in your story?

Yes, it is a shocking parable. And as with all parables, the key to understanding it is to look for Jesus' own explanation of the parable. The parables are not there kind of as puzzles where we're kind of left to our own devices to try and work out their significance.

And I wonder if you spotted Jesus' explanation. It's there in verse 8. The master commended the dishonest manager for his shrewdness.

Jesus commended his actions because although he was dishonest, he wasn't stupid. Jesus calls him Mr. Shrewd.

You see that heading we've got in the ESV translation of the Bible here actually isn't very helpful, is it? The translators have called it the parable of the dishonest manager. As if Jesus told the parable to kind of encourage dodgy business practices.

[10:13] But no, Jesus highlights the fact that he is shrewd. The word shrewd means sensible, discerning, wise, astute.

Why? Well, because he sees what the future holds and in the light of the future he acts in the present.

He sees that in the future he'll be unemployed, unemployable, and penniless. And so he acts in the present so that he has friends who will ensure a good income stream for him in the future.

And see how Jesus pushes the point home in the second part of verse 8. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

Now the sons of this world are unbelievers and says Jesus they're often far wiser in their dealings with money than believers. After all, they see the things they want in the future and they take action in the present to make sure they get there.

[11:21] So they see a bigger house they want to buy or a particular lifestyle they want to live and they take action in the present to get there. Perhaps they work two jobs or they sacrifice other things.

In other words, they invest in the future. They are shrewd. What about Christians? Well, I take it that if we believe Jesus' teachings about eternity and the future, if we believe Jesus' teaching about heaven and hell, if we believe Jesus' teaching about the separation of people on the final day based on how they have responded to Jesus, well, I take it that should affect the way we use our money. But does it? Are we wise? Are we shrewd? Jesus is saying in verse 8 that sadly believers often aren't wise and don't act wisely like that.

That we unquestionably spend our money on just the same things that unbelievers spend their money on. But notice as Jesus goes on that he doesn't leave it up to us to work out what shrewdness looks like.

Have a look at verse 9. And I'll tell you, make friends for yourselves by means of unrighteous wealth so that when it fails they may receive you into the eternal dwellings.

[12:46] Now notice Jesus is not saying, he is not saying that you can buy your way into heaven. Salvation is not a matter of giving money to the right religious institution. Now that is one of the marks of a cult.

But he is saying, isn't he, that if we're Christians the way we use our money should reflect what we believe about the future. After all, Jesus insists, doesn't he, verse 9, that wealth will fail when it fails. It's obvious, isn't it? Money seems to hold so much promise out for us in this world. But in the end, it fails each one of us.

We take none of it with us. But wonderfully, and here's the very good news about the parable, that doesn't mean that wealth is useless. Because it can be put to excellent, eternal use.

It can be used, verse 9, to make friends for yourself. That is explained at the end of the verse. Friends who will receive you into God's eternal dwellings.

[13:56] Now, I take it, at the end of verse 9, there Jesus is painting a picture of the welcome party that will be there for us in heaven. Now, I wonder who you think might be at it.

Well, I guess there may be many people there. But among them, says Jesus, will be those who, humanly speaking, are in God's heavenly kingdom because of the way in which we used our money.

So, among them, perhaps, a South African who lived in a township in Port Elizabeth, who heard the message of Jesus from the lips of a pastor who had been trained at the Bible College of the Eastern Cape, which we were praying about earlier, where Grace Church supports one of the staff members, Jamie Reid.

Perhaps among them, a teenager from Streatham, at that welcome party, to thank us for supporting the youth work at Holy Redeemer Streatham, because it is through the youth work in Streatham that they heard about Jesus.

Perhaps among them, someone from Dulwich to thank us for using our financial resources to establish Grace Church so that the gospel would be proclaimed. I guess many of us will have seen the film *Schindler's List*, Steven Spielberg's film.

[15:19] If you have done, you'll remember the scenes towards the end of the film. Oskar Schindler was a wealthy German industrialist with impeccable Nazi credentials. But as his eyes were opened to the horrors of the concentration camps, he began to use his wealth to bribe the commandant of the camp near to his munitions factory.

factory. He bought prisoners, took them to work in his factory, he fed them, he looked after them, he spared them from the gas chambers. Now towards the end of the film there's a scene where all the prisoners who worked in Schindler's factory have been liberated by the Allies.

And it should be a scene of wonderful rejoicing as Schindler sees before him the hundreds of prisoners who he had saved, walking out of the factory before his eyes.

But actually Schindler himself is distraught. He looks at his car, which he still owns, and he realises he could have traded it for ten lives.

He then looks at his gold lapel button and realises he could have saved one more life. And at that point he breaks down weeping.

[16:36] if only I had saved one more, he says. Well Jesus tells this parable so that we don't make the same mistake.

So that when our money has failed us we are not full of regrets, that we didn't use it more wisely so that those who haven't heard about Jesus might hear about him and be at that welcome party in heaven.

You see here is a very specifically Christian use of money. We're bombarded aren't we with charities and good causes all the time, but so often their focus is on this world.

But I take it that if we believe Jesus teaching about eternity and about heaven and hell, then we'll use our money with a view to eternity. So I think of a friend of ours, he works in the city, and he has decided that the very considerable financial resources at his disposal, he will invest in the training of future church ministers and church planters.

The way he handles his money shows what he believes about the future. I take it this parable is a great encouragement to give generously to gospel work, to Christian work, compared with which any other investments looks like a total waste of money.

[18:03] The new car will rust, the new kitchen will look dated, the expensive holiday will be gone in a flash. The work of many charities that we may be tempted to give to will not last beyond the final day.

But used wisely, our money can have a terrific impact for eternity. The way you handle your money shows what you think about the future, says Jesus.

But secondly, and more briefly, the way you handle money shows what you believe about God, verses 10 to 13. Because I don't know about you, but at one level, Jesus' investment advice, it seems so obvious, doesn't it?

When you think about it in the cold last day, it seems so obvious. So why is it that so often we are not shrewd with our money? What stops us following Jesus' excellent financial advice?

Well, in verses 10 to 13, Jesus is very clear that what stops us from acting like Mr. Shrewd is our hearts. Now, we'll understand what Jesus is saying more fully, I think, when we grasp Jesus' second principle about money.

[19:20] In verses 1 to 9, we saw, didn't we, that wealth is something that will fail us. And now, in verses 10 to 13, the second principle about money is that it is not ours. We are stewards of it and not the owners of it.

Now, Jesus makes that very clear in verses 10 to 11, doesn't he, where he uses the language of faithfulness. Do you see that? One who is faithful in a very little. The language of being faithful with money implies that it's given to us on trust.

It's not ours to use as we like. And that's made even clearer, I think, in verse 12, where Jesus says that our money does not belong to us, but to another.

We are stewards of the money that we have. We are not its owners. Now, I take it that those are two very different mindsets, aren't they? Because the person who thinks they own their money, even if they're planning to give some of it away, nonetheless, they'll simply be thinking, well, how much shall I give away?

The rest of it I can spend however I like. Whereas, of course, the steward thinks totally differently. The steward thinks, well, with all of my financial resources, how can I use my money for God's heavenly kingdom?

[20 : 40] Now, of course, the steward will recognise that it would be imprudent to give it all away. The Bible's very clear, for example, that we're to provide for ourselves. We are not to be a burden for others.

I take it that includes making adequate retirement provision. And the steward will recognise that it would be irresponsible to give it all away as well, because they may have a spouse or family to provide for.

But nonetheless, you see, their attitude will be one of placing all of their money at God's disposal, because it's his money and not their money.

So then, what is the logic of verses 10 to 13? I'll follow it through with you. Follow it through, will you, with me. The heart of it is verse 13. No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other.

You cannot serve God and money. In other words, the way we handle money shows what we believe about God. If our aim in this life is to accumulate financial wealth in even larger pension pots and to spend our money on exactly the same things as everyone else.

[21 : 58] In other words, if we're devoted to our money, well, of course it shows we're not devoted to God. In fact, says Jesus, it shows we despise God. After all, it's his money.

It's not our money. And it shows we're giving him second place. I'm told that during the Crusades, mercenaries were often baptised, holding their swords above the water line, because they didn't want Christ to control their swords.

Now, for many Christians, the same could be said about our wallets. But can you see how Jesus exposes that kind of compartmentalisation? Because he says it's our attitude to money which is the very thing that reflects our attitude to God.

Which I think then is what makes sense of what he says in verses 10 to 12. Verse 10, one who is faithful in a very little is also faithful in much. And one who is dishonest in a very little is also dishonest in much.

In other words, the little things in life reflect the big things. Even though money is a small thing and of no eternal value, our use of it still shows whether or not we've been faithful.

[23 : 17] Which leads on to verse 11. If then you have not been faithful with the unrighteous wealth, who will entrust to you the true riches?

If we haven't handled our wealth properly, our earthly wealth, which is so very temporary, how can God entrust us with true riches? In other words, who will give you that which is another's?

Who will give you that which is your own? If we haven't been trustworthy with God's wealth, God will not give us wealth in eternity. In other words, there will be no place for us in his heavenly kingdom.

Not, of course, because a place in heaven is something to be bought, but because our use of money simply reflects who we serve. It shows whether or not Jesus is Lord of our lives and therefore whether or not we belong to him.

So let me ask the question that Jesus leaves us with in verse 13. Who or what is your master? Who or what are you devoted to?

[24 : 35] Notice that according to Jesus, the answer lies not in terms of what we say with our lips, because, of course, words are always cheap. No, the answer lies in what we do with our money.

So just to encourage us to help each other in this, let me ask, when was the last time you talked to another Christian about your finances or about their finances?

In a culture where money and finance, personal finance are such taboo subjects, let's make sure at Grace Church that we're in the habit of encouraging each other to use our wealth wisely and, yes, even being willing to rebuke each other where we are not.

Let me tell you the most alarming statistic of all that I've come across preparing these two talks on money. It is that Christian giving in the United Kingdom is currently about 1% of our incomes, the income of Christians.

One church worked out that if everyone in their church was made unemployed and then if everyone then gave a tenth of their social security money to the church, the income of the church would increase by 60%.

[25 : 54] Now, as we heard at the AGM and have heard more briefly this morning, we have much to be grateful for at Grace Church and the Lord has provided for our financial needs and a number of people have been very generous.

The next two years will be more challenging so it's a good opportunity, I think, for us to ask the question, are we giving our money wisely? And, of course, beyond Dulwich, the opportunities for giving money to the advance of the gospel are endless.

Jesus gives us financial advice that we won't hear from anyone else. Our money will fail, it is not ours. When was the last time your financial advisor or bank manager told you that?

Yes, there is a warning for us in Luke 16, we cannot serve two masters. But there is also a wonderful encouragement to use our money, not for things that will perish, but for what is of lasting value in eternity.

Why don't we pray? And then we have some questions, if there are questions. Let's pray together. God bless you and I'll tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails, they may receive you into the eternal dwellings.

[27 : 31] Heavenly Father, we're very conscious that we live in a rich country and that we live in a very rich corner of a rich country. family. And I thank you that you, that the Lord Jesus teaches about money and about wealth.

We're sorry, Heavenly Father, when in the way in which we think about our money, we are no different from unbelievers. And we pray for each one of us that the way in which we handle our money would indeed reflect the priorities of Jesus, that we might use our money wisely, shrewdly, for Jesus' kingdom.

And we ask it for Jesus' sake. Amen.