

# Using Money Now in Light of Later

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[ 0 : 00 ] Well, you can follow along your Bibles or I'll be putting the verses on the screen as well. But let me start by saying that I think we're all familiar with using money, not just to buy food and pay bills now, but also in light of later, like saving or super.

And so my parents taught me to use money now to save for later. They even gave me a money box or you can have those piggy banks. I don't know if you've ever had a money box when you're little or a piggy bank.

You can still get them today. Some look like this. So it dissuades you from smashing it to get your money out. You feel sorry for it. So it doesn't end up like this poor guy. Of course, usually most of them have a hole on the bottom where you can kind of rattle it to try and get the money out if you have to.

But you can even get money boxes that make saving fun like this one. Yay! I'm saved!

Lots of fun until the batteries run out and then you've got to get the coins out to buy new batteries. But anyway. And there's even laws about superannuation now where employers have to set aside contributions.

[ 1 : 14 ] They have to use some money now for later. The point is we're familiar with this concept when we can of using money now for later.

But there's another way God wants us to use money now in light of later. Specifically in light of judgment later. Both in terms of positive judgment and negative.

How? Well, firstly, by using our money to help people become Christians so that on judgment day we might be welcomed by them. But before I show you this, let me remind you of the context.

In the previous chapter, in chapter 15, Jesus, which is what we ended with last year, Jesus is with his disciples and he welcomes sinners and tax collectors.

But the Pharisees don't like it, do they? And so he tells all of them, the sinners, tax collectors, his disciples, the Pharisees, three parables.

[ 2 : 13 ] Firstly, about the lost sheep, then the lost coin, then the lost son, the prodigal son, which I'm pretty sure you're all familiar with. And his point is in chapter 15 that God has a heart for the lost, for non-Christians.

His desire is to see them found, to become Christians. And so to help this happen in chapter 16 today, he turns to his disciples, to us who are Christians, and he speaks of how we're to use our money to help others become Christians, to help the lost be found.

And so we're at point one on your outlines and verses one to 13 in our Bibles. We look at the whole chapter today, and because it's a big one, I don't have time to read through all the verses.

And so as I said, I'll put them on the screen, and so you need to follow along as I summarize. So you'll have to do two things at once, reading and listening. I know it's very dangerous, but we'll see how we go.

So in verse one, we meet a manager who's accused of mishandling his master's wealth, right, of squandering or wasting it. And the accusation seems true because in verse two, when he's called in to give an account, he doesn't deny it.

[ 3 : 28 ] Rather, in verse three, he says to himself, oh, I'm going to lose my job. He kind of accepts that he's going to lose his job. And so this manager is firstly careless. But secondly, he's also dishonest.

Because in verse four, he comes up with a plan to show generosity now so he will be welcomed later on his judgment day when he gets fired.

But his plan in verses five to seven involves ripping his master off. So he's dishonest. And so verse five, he calls in two people. The first one owes 900 gallons of olive oil.

That's about three years worth of wages. So it's quite a lot. But he slashes the bill by 50 percent. 900 to 450 gallons. And then the second one comes in.

He owes a thousand bushels of wheat, which is actually eight to ten years worth of wages. So an even greater amount. But he cuts it by 20 percent. And even though it's only 20 percent this time, the saving is actually larger.

[ 4 : 32 ] And once the bill is changed, the master would have to honor it. After all, it's his manager who authorized it, the change. Can you imagine your bank manager calling you in to ANZ and saying, oh, you have 800,000 left on your home loan?

Let's just change the contract and make it 400,000. I mean, you have to imagine because it'll never happen, right? And then when ANZ fired him for doing that, you'd happily welcome him for a meal or even, you know, a place to stay until he found another job.

I mean, look how much he saved you. Well, this is this manager's plan to show generosity now so that he'll be welcomed by others later on his judgment day when he's fired.

Which is a shrewd or clever strategy. But it is dishonest still, isn't it? Which is why in verse eight, he's both commended for his shrewdness, but notice still called dishonest.

It's like his boss says, you're fired because you are dishonest. But as he goes, I see what you did there. That's clever. I'll pay that. And this is important to note because Jesus is not saying we are to be dishonest like the manager.

[ 5 : 54 ] Only shrewd. Strategic. Careful. As Jesus said elsewhere, we are to be as shrewd as snakes and as innocent as doves, not dishonest as managers.

Well, this manager anyway. Which is why Jesus implies in the rest of verse eight that this manager belongs to the world. He says, for the people of this world, like this manager, are more shrewd in dealing with their own kind than other people of the light.

Christians. And the application being we could learn to be more shrewd with our master's money. Because in the end, all we have is actually God's, isn't it? I mean, God has given us the opportunities and the abilities to make money in the first place.

And so ultimately, it all belongs to him. And Jesus is saying we can learn to be shrewd with his money. How? Well, by using it now to help people become Christians so that they will welcome us later on the judgment day.

And so verse nine is really the big application of this first point. I tell you, use worldly wealth to gain friends for yourselves so that when it is gone, they, it says you will be welcomed in your Bibles, but it's literally they will welcome you into eternal dwellings.

[ 7 : 12 ] You see, on judgment day, those who don't believe in Jesus will face bad judgment. But we who do will face, will actually enjoy life eternal in the world to come.

Eternal dwellings, our true home. And Jesus is saying if we're to use money to help people become Christians now, they will welcome us later. Now, yes, we are to provide for our family and our close relatives.

Timothy tells that elsewhere, we do fulfill our family responsibility. But we're also, says Jesus, to give money towards gospel ministry, whether that's church or mission or AFES or CMS, or even to spend money to show hospitality to non-Christian friends or neighbors that it might provide a chance to witness to them, a chance for them to hear the gospel.

We're to use our money now in light of judgment day later, that when we enter our eternal dwellings, the world to come, we might be welcomed by those whom we've helped.

I mean, how great would it be to turn up and see someone come to you and say, oh, your support helped that missionary share the gospel with me.

[ 8 : 30 ] I am here partly because of your generosity. I mean, how good would that be to see all these people we've helped become Christians? What's more, we won't just be welcomed by them.

We'll also be honored by Jesus or trusted by Jesus with more. And so Jesus goes on to say in verse 10, whoever can be trusted with very little can also be trusted with much.

Or vice versa, whoever is dishonest with very little will also be dishonest with much. And so if you have not been trustworthy in handling worldly wealth, who will trust you with true riches in the next world?

And if you have not been trustworthy with someone else's property, who will give you property of your own? You see, if we are faithful with money that God gives us in this world, Jesus will entrust us with much more in the next.

Like he says later in Luke's gospel, well done, my good servant, his master replied, because you have been trustworthy in a very small matter, come and take charge of 10 cities.

[ 9 : 34 ] He's a greater responsibility, which is a great honor. And so again, we're to use money now in light of later, that we might be welcomed by those we've helped hear the gospel and honored by our Savior, Jesus.

I remember at my old church, we're running our holiday soccer clink as a way of teaching kids how to play soccer, but also sharing the gospel with them. And we realized we're a bit short of cash. And there was a guy called Phil who said at the meeting, oh, that's all right, I have a thousand bucks burning a hole in my wallet, so we'll be right. And I loved his expression, burning a hole in my wallet.

It's as though the money was itching to get out. That's how eager he was to support this gospel ministry. It spoke of his attitude of cheerful generosity, not begrudging giving.

And it showed that he loved God, not money, which is really what it comes down to in verse 13. No one can serve two masters. Either you will hate the one and love the other, or you'll be devoted to one and despise the other.

[ 10 : 44 ] You cannot serve both God and money. I wonder which you love more, dogs or cats? I don't know.

Saving or spending? I know which one it is for my kids. I can tell you which one. Or controversially with the federal election, Abbo or Dutton? No, no, we're going to move across that one. More seriously, God or money?

Which one? Verse 13, no one can serve both of them. You'll love the one or hate the other. And so those who love money will give begrudgingly or not at all.

But those who love God will give cheerfully and generously, but also shrewdly in light of later. And so here's the encouragement. Use money to help people hear the gospel and become Christians now, that we might be welcomed by them and honoured by Jesus later.

But next comes the warning in the second half of the chapter. Because whether we have little or lots, we can all fall into the trap of loving money rather than God.

[ 11 : 56 ] And the love of money, it's not money itself, it's the love of money, leads us away from God and into judgment later. And so what follows is a warning not to love money like the Pharisees.

In verse 14, the Pharisees, Luke tells us very plainly, loved money. And so effectively, who do they hate? God.

I mean, they wouldn't have said that, they wouldn't have thought that, but that's effectively what they're doing. And we can see that by the way they reject God's son and ignore God's law.

And so here when it comes to God's son in verse 14, how do they respond to Jesus? They sneer at Jesus because of what he said about giving to others. And to sneer at Jesus is to reject Jesus, including as the way to be justified before God.

And so instead, in verse 15, they are the ones who try and justify themselves in the eyes of others, rather than relying on Jesus to justify them before God.

[ 13 : 01 ] And so because they love money, they effectively hate God, which means rejecting God's son to be justified and ignoring or misusing God's law. And the next few verses are a bit tricky, and I think verse 16 is better translated like this.

The law and the prophets were proclaimed until John. Since that time, the good news of the kingdom of God is being preached, and everyone is forcefully urged into it. And so Jesus is saying here, yes, a new era has arrived, that the new covenant has come, where the good news of the kingdom is proclaimed.

And that good news is Jesus, the king, is here. Repent and believe in him, and you will have a place in God's kingdom. In fact, everyone is being forcefully urged into it, not physically, but verbally, being persuaded and urged urgently to believe in Jesus.

I mean, it's why he's talking with tax collectors and sinners, urging them to come to him. But his point is, just because the gospel is now preached, doesn't mean the law has disappeared.

In fact, in verse 17, he says, it's easier for heaven and earth to disappear than for the law to disappear. Now, Jesus came to fulfill the law, not to abolish it.

[ 14 : 22 ] And by fulfilling it, it means, yes, we don't have to obey it, since Jesus has freed us from it, but we will still listen to it and even practice those parts of it that help us to love God and love our neighbor.

Because they're the two great commandments Jesus did reiterate, didn't he? And so Jesus gives an example in verse 18, particular to the Pharisees, I think.

And behind this example in verse 18 is the commandment or the law about you shall not commit adultery. And he probably picked this law because the Pharisees effectively ignored that law by simply telling people to divorce and remarry, basically for any reason, whenever they want.

And so the Jewish Mishnah was written at the end of the second century. And in it, one of the rabbis says that a husband may divorce his wife even due to a minor issue.

Example, she burned or over-salted his dish. Can you believe that? His poor wife. It gets worse. Another rabbi said that he may divorce her even if he found another woman who is better looking than her and wishes to marry her.

[15:36] I mean, what's the difference between God's people and today's people? That's what they do. And it seems that's what some of the Pharisees did. They basically legalized adultery.

Just divorce and remarry the one you want. But Jesus is saying, actually, no, the law of adultery still applies. And its intent still applies to stay married as much as possible because it's about loving your spouse who is your closest neighbor.

Aren't they? Now, seriously, I know the topic is sensitive for many and the great news of Christianity is there is always forgiveness in Jesus.

There's a lot more to say about that whole topic, but no time to say it. And so if you want to talk more, then please come and speak to me afterwards. The point Jesus is making here, though, is the law and the prophets that help us to love our neighbor still apply.

But if we love money like the Pharisees, then we effectively hate God and ignore his law now, which will land us in judgment later. And so Jesus tells this second story as a warning to them and to us all.

[16:49] He says in verse 19, well, look, there was a rich man who was dressed in purple and fine linen and lived in luxury every day. Purple was an expensive color. Often reserved for royalty or archbishops.

Fine linen refers to expensive underwear. What's that today? Calvin Klein or something? I don't know. Something like that. He lives in luxury. The word for luxury means to indulge or enjoy oneself. Like he ate out at Vue de Monde, overlooking Melbourne City, where the chef's tasting plate is only \$360 per person. And this guy did it every single day, it says.

While in verse 20 to 21, we have the utter contrast of Lazarus, who is homeless and crippled since he was laid at his gate and is poor since he's a beggar and is sick since he's covered in sores and is starving since he longs to eat even the scraps from the rich man's table and is an outcast since only dogs pay attention to him and only to lick his sores, which is kind of gross, isn't it?

And so Lazarus would have been a very easy person to help because there's so many ways he's in need, so many ways to choose from. And it's not as though the rich man didn't know Lazarus.

[18:06] He would have seen him by his gate and in fact later even calls him by his name. And it's not as though the rich man didn't know God's law. He's a Jew. For in a moment, he'll call out to Father Abraham, which is what Jews did.

And so he knew God's law, like that in Deuteronomy, which talked about, you know, if your fellow Israelites are poor, don't be hard-hearted, but be open-handed. Provide for your fellow Jews in need.

And so this rich man could have and should have helped Lazarus, but he doesn't. And it's this lack of action that reveals that he has a heart like the Pharisee's heart.

Like him, he loves, like them, he loves money, for he lives selfishly in luxury every day. And like the Pharisees, he ignores God's law and not about adultery this time, but about the poor.

And this man's lack of action towards Lazarus reveals a lack of genuine faith in God. As John says, if anyone has material possessions and sees a brother or sister in need, but has no pity on them, how can the love of God be in that person?

[19:18] How can they be a genuine Christian? And that's this man's problem. It's not that he is really rich. It's that his actions show he has no genuine faith in God that listens to God's word and helps God's people in need.

Instead, he lives in selfish luxury and ignores God's law about the poor. He's like those in Psalm 49 who is rich but lacks understanding.

While on the other hand, Lazarus, well, his name means God helps. His name is meant to tell us that he does depend on God for help, which is why Jesus names him in the parable, indicating that Lazarus does have a genuine faith.

And that's why when they die, there's a total reversal. Like the psalmist in Psalm 49, Lazarus is redeemed from the pit. He goes to, verse 22, to Abraham's side, where he is cared for and comforted.

God does help him. While the rich man ends up in Hades in torment, where the heat is so great, he sees Abraham in verse 23 with Lazarus by his side, and then verse 24 calls to Abraham for relief.

[ 20 : 40 ] Just a drop of water from Lazarus' finger. But verse 25, Abraham points out, well, you had your chance.

You got good things in life. You could have given to Lazarus some of those things, who only had bad things in life as part of this fallen world. But you didn't give, which shows again that he didn't have a genuine faith in God.

And that's why he's suffering judgment, even before the day of judgment. And now verse 26 is just too late, because there's this great chasm between them.

You cannot go from the place of torment to paradise or vice versa. And so verse 27, he changes tact. He says, if it's too late for him, then sends Lazarus to his family.

For in verse 28, it seems that he has five brothers who have the same selfish love of money. But verse 29, Abraham says, they have Moses and the prophets that speak of loving our neighbor, caring for the poor, and even of judgment.

[ 21 : 48 ] Of course, verse 30, the rich man thinks if someone comes back from the dead, then his brothers will listen. But verse 31, Abraham replies, a heart that won't listen to Moses and the prophets won't even listen to someone who rises from the dead.

which is a clever way to end the parable, isn't it? Because remember, Jesus is speaking to the Pharisees, warning them that a heart that won't listen to God's word, even about adultery, because it loves money, won't listen to the message about him, even when he does rise from the dead.

They need to repent and listen to God's law about money, divorce, and Jesus now. But this is a warning for us all, to make sure that we don't have a heart that loves money and ignores Jesus and his word.

For if we continue to love money rather than Jesus, it will show that our faith is not genuine now and will land us in judgment later. Rather, a genuine faith in Jesus will show itself in action, including our neighbors in need with our money as we're able.

and especially our fellow Christians in need. And can I say, I've been so encouraged by the way so many do this. People care for each other in need, from providing meals, that still costs money, to lifts, that petrol money, to loans, to helping with driveways, mowing lawns, looking after kids, or like a couple who received an inheritance last year and gave some to our church Benevolent Fund, a fund that's designed to help fellow Christians at our church in need.

[ 23 : 27 ] And so we're able to use that money to help with people's rent and mortgage repayment and bills. It all shows that you love God rather than money, that you have a genuine faith that loves one another indeed.

It's brilliant. And so, yes, we're to use money to pay our bills and buy food to provide for our household and close relatives and even enjoy nice things from time to time with Thanksgiving.

The Bible talks about that too. And yes, I know we all face financial pressures in life, some more than others, some right now. As someone once said, they say money talks, but mine just says goodbye.

I don't know if you ever feel like that. Or a parent who said, money isn't everything, but it sure keeps the kids in touch. Kids love spending your money. But despite our pressures, we're still to try and use money now in light of later as we're able.

It doesn't matter about the quantity. Even if you don't have much, start with a small amount like two bucks to CMS, one dollar to the benevolent fund.

[ 24 : 37 ] Use money to give to gospel ministry now that we might be welcomed by others and honoured by Jesus later. And use money now to give to those in need out of a genuine faith and so that we might avoid judgment later.

Let's pray. We'll do both. Let's pray. Our gracious Father, we thank you that all we have is from you. And whether we have lots or little, we pray that you would help us to use money now in light of later.

Even if it's a small amount because that's all we're able. Help us in this, we pray. For Jesus' sake.  
Amen. Amen.