



Investing for Eternity

Luke Series #40

Luke 16:1-15

David Sunday

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Please turn in your Bible to Luke 16. The Gospel of Luke has been the theme of our sermons for almost a year now as we've been working our way through this great Gospel. Today's theme is money—not a subject Americans like to talk about publicly but Luke emphasized the theme of money, wealth and possessions very prominently in his Gospel. We need to hear about it because we don't naturally think about money the way Jesus would have us think.

A reporter asked the billionaire, Nelson Rockefeller, how much money it takes to be happy. He responded, "Just a little bit more." But one day, Rockefeller's ability to make even just a little more failed and the same will be true for each of us. One day, money will be a thing of the past. We don't know when that day will come but listen to how John Piper asks us to imagine that day in his book, Desiring God:

Picture 269 people entering eternity through a plane crash in the Sea of Japan. Before the crash, there are a noted politician, a millionaire corporate executive, a playboy and his playmate, and a missionary kid on the way back from visiting grandparents. After the crash, they stand before God utterly stripped of MasterCards, checkbooks, credit lines, image clothes, how-to-succeed books and Hilton reservations. Here are the politician, the executive, the playboy and the missionary kid, all on level ground with nothing, absolutely nothing, in their hands—possessing only what they brought in their hearts.

How absurd and tragic the lover of money will seem on that day—like a man who spends his whole life collecting train tickets and in the end is so weighed down by the collection that he misses the last train.

Now the question Jesus wants us to think about as we read this passage in Luke 16 is when that day comes, when money is a thing of the past, will you be infinitely richer or infinitely poorer than you are right now? Because when that day comes, every one of us standing before God is either going to find ourselves infinitely richer than we were in this life or infinitely poorer.

As you read the whole chapter of Luke 16, you'll see this emphasis. Next week we'll look at the story of the rich man and Lazarus and the great divide in the end between these two

Let's listen to Jesus teach. We're going to read a parable—an earthly story with heavenly lessons. This is one of Jesus' strangest parables but also one of His most striking. Let's hear the Word of God and worship Him as we begin at verse one of Luke 16:

¹He 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. ²And 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.' ³And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. ⁴I have decided what to do, so that when I am removed from management, people may receive me into their houses.' ⁵So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' ⁶He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' ⁷Then 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.' ⁸The 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. ⁹And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

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. ¹¹If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹²And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³No 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."

¹⁴The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. ¹⁵And 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.

Let's pray.

We come to You, gracious and generous Father, knowing Your heart is full of goodness toward Your people. You did not spare Your Own Son but gave Him up for us all. You've so graciously provided us with everything we need. God, I pray now as we come before Your Word that You would accompany the preaching of Your Word with sanctifying grace. God, I pray that my preaching would have Your manifest approval; that it would be pleasing to You and that it

would be strengthening to Your church. I pray that through Your Spirit working through Your Word, You would transform our lives and the way we look at our treasures in this world. We ask this in Jesus' name. Amen.

We're going to approach this text with three basic movements:

- The Story
- The Lesson
- The Applications

The Story

The story is really pretty straightforward even though people struggle over it. If you read any commentaries, you'll hear many scholars say this is a difficult parable to interpret. But if we don't get too bogged down in trying to pin down historical backgrounds and circumstances that no one really knows for certain, there is a clear, straightforward and penetrating lesson in this story that Jesus wants us to see very plainly.

There was a rich man—probably a wealthy land owner—who had a manager. In verse one we see that people charged this manager with being wasteful and inefficient with his master's wealth. We can safely conclude that the charges were accurate because that man really was not dealing with his boss honestly. In verse eight, Jesus Himself calls him the “dishonest manager.” So he gets called in before his boss and is going to get his termination notice. He is going to get fired from his job. Look at this closely in verse two because it's vital to the point Jesus is going to make.

The master called the manager in and said, “What is this I hear about you? Turn in the account of your management for you can no longer be manager.” So this manager is facing a situation that some of you have had to face in life. His job is coming to an end. He knows that life as he has known it is drawing to a close. Things are not going to be the same for him. He cannot escape reality; dismissal is staring him in the face. Soon he's going to be out of a job and the next life is just around the corner.

It's vital to understanding what Jesus is driving at in this story: one life is coming to an end; a new life is just around the corner.

As this dishonest manager sits there, scratching his head, he's thinking, “What am I going to do to make this next life sustainable and secure?” He's thinking on his feet and he knows his culture well so he does a little contextualization. He says to himself, “In this culture, if you give someone a gift an obligation is created. If I do good for people, then they will be obligated to me. So here I am, about to lose my job and I'm definitely not a blue collar worker. I am not strong

enough to dig.” We don’t know if this excuse is because he’s old or because he’s been working at a desk job too long but he knows he can’t go out there and do manual labor. And he’s too ashamed to beg—it’s really embarrassing to go from a white-collar job, wearing a great suit, having all this wealth and all of a sudden going out on the street and being a beggar. “But I know what I can do. I have a plan.”

This is why when someone gets fired in our day they often are not allowed to go back to their desk. They pack it all up instead.

This manager comes up with this unscrupulous plan. He thinks, “My employer’s financial records are still, for the moment, under my control because the master said I should turn in the account of my management. So I still have the records and before I have to give it back to my master, I’m going to call his debtors one by one and dramatically slash their debts—some of them upwards of 50%. This is how to win friends and influence people! When they see how generous I’ve been to them, certainly they will welcome me into their homes when I need them.”

Now people differ on the ethics of what this man did. Some suggest that he was just taking off the high, unjust interest that had been built into those debts; that he was getting rid of the usury fees in accordance with the law of Moses. For my part, I really doubt that this guy cared about the law of Moses. I think he was looking out for number one here. He’s just thinking about himself.

Regardless of how you interpret the details, verses eight and nine are startling. Look at verse eight: “*The master commended...*” You read that correctly. It doesn’t say condemned. It says he commended the dishonest manager for his shrewdness. I looked up that word in the Oxford American Dictionary and it said, “having or showing sharp powers of judgment; astute.” The master commended the manager for having sharp powers of judgment; for being very astute. Now if I were that boss, I wouldn’t be very happy about this shrewd operation. I mean, after all, people owed me lots of money and now they owe me a lot less. I wouldn’t be happy about what this man had done with my money, yet the boss can’t help but admire how resourceful this man was in planning for his future. It’s like he was saying, “Oh, you sly fox. You really are one smooth operator. You really pulled the wool over my eyes on that one. I’ve got to hand it to you: you’re a scoundrel but a clever one. Now get out of here and don’t let me ever see your face again.”

That’s the story Jesus tell and there’s a really important lesson for His disciples in it.

The Lesson

There's a lesson that Jesus wants us to learn from this dishonest manager. Look at the middle of verse eight where Jesus says, "*The sons of this world are more shrewd in dealing with their own generation than the sons of light.*" Jesus is encouraging us, "There's something here about this man's shrewdness that I want you, My children of light, to learn from. There's something I want you to take to heart."

Don't think for a moment that Jesus approves of this man's dishonesty. He's not giving you a license to go out and cheat your employer this week. Jesus is not saying that what this man did was proper. But he does commend the man's prudence. Now in order to really grasp the lesson Jesus wants us to get from this, think about the things we have in common with this dishonest manager. I thought of three things:

Each of us is managing resources that do not belong to us.

What we have—our wealth, property, possessions, talents, time—is not ours. Our culture doesn't believe that; our culture says, "I've worked hard for my money." But the Bible challenges that. What does it really take to make money in this world? Well for one thing, it really helps if you're alive. People who are alive can make money; if you're dead—sorry. Who gave you that life? Who gave you that breath?

Another thing it takes to make money is health. Think about all the things that can so easily go wrong with the human body. It is amazing that any of us are even healthy today and many of us are not. In order to make money in this world, you have to have health. Where does that come from? From God.

Then think about circumstances. I heard Tim Keller say, "We here in New York City think we've done it our way; we think we've really made it rich." What if you were born in the 13th Century on a mountaintop in Nepal? You could work really hard and not make much money. Think about the circumstances: where God has placed you, the people with whom He has connected you. Think about the opportunities that have been yours—unparalleled in the history of the world. And you want to say that you're rich because you worked so hard? You want to say that you've earned this and you deserve this and you ought to be able to use this however you want?

Listen to one of the richest men in the Bible, King David. He says to God in 1 Chronicles 29:12, "*Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. And now we thank you, our God, and praise your glorious name.*" Then listen to what David says in verse 14: "*But*

who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.”

They're bringing a big offering before the Lord and David says he wouldn't even be able to bring this offering unless God had first blessed him because all things come from God and what we give to God is from what He's first given to us. Everything we have comes from Him so we don't own a thing. We are managers of our Master's possessions and that includes all our possessions. They all are under His rightful ownership.

Each of us is facing a dismissal in the future and we will be called to give an account to our Stewardship Master.

The second thing we have in common with this dishonest manager is that each one of us is facing a dismissal in the future. We don't know if that's going to happen on an airplane over the Sea of Japan or in a hospital bed 30 or 40 years from now, or if it's going to happen in a car accident but all of us are facing a dismissal. Life as we know it is going to come to a close and then we're going to be called to give an account to our Master for our stewardship of His possessions; of what He has entrusted to us. Second Corinthians 5:9-10 says, *“So whether we are at home or away, we make it our aim to please him. For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.”*

We're going to stand before Him and we're going to give an account, just like this manager had to give an account to his master.

Each of us should be shrewd in using the resources under our control.

The third thing we have in common with this dishonest manager is that each of us should be as shrewd and as diligent in using the resources that are under our control. They're not ours but have been entrusted to us. We should be as shrewd and diligent in using those resources to prepare for the life that is coming after our dismissal. Do you see that?

Here's a man who is getting fired. He thinks, "What am I going to do to provide for my future?" Jesus says there's something wise there—something to take to heart. "You, My children of light, should be as shrewd and diligent in using the resources that are under your control to prepare for the life that is coming in the future." And I'm not talking about your retirement; I'm talking about eternity. Investing for eternity.

Look at it again in verse eight: *“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.”* When it comes to this life only, the sons of this world—those who do not

yet know the free gift of God, of eternal life through Jesus Christ our Lord—surprisingly and disappointingly are very skillful at seeking their own advantage. They work very hard at using the resources under their control to secure a happy future, to get ahead in life.

But do we, the children of light, use the resources we have to prepare for our eternal future? For our heavenly home? This is the main lesson Jesus wants us to take from this parable. He wants His disciples—His followers—to use all of our resources to invest in eternity.

As John Piper puts it, “The possessions we have in this world are a test run for the world to come.” What if we, the children of light, were as tireless, as indefatigable in pursuing our spiritual, eternal interests as the children of this world are in pursuing their temporal interests? What if we worked at least as hard as they do preparing for heaven as they do to secure for themselves a wealthy inheritance here on earth?

Jesus says, “I want you to think about that, My children. I want you to look at how the world works to get ahead in life and I want you to transfer that kind of energy and devotion into the use of your possessions and investing for eternity.”

That’s the lesson of this parable. Now to the application...

The Application

Your money, your property, your abilities, your time—all of these belong to this life only but really belong to God. One day it’s all going to come to an end but there’s a direct connection between what will happen to you when you pass into the life to come and what you did with those resources here and now. What you do with your money right now is directly connected to that life then.

Realizing that one day money will be a thing of the past, it should free us to be shrewd in using that money now in a way that shows where our true treasure lies so we can wholeheartedly sing:

Though riches come and riches go,
Don’t set your heart upon them;
The fields of hope in which I sow
Are harvested in heaven.

(My Soul Finds Rest by Aaron Keyes; based on Psalm 62)

That's where our inheritance lies. That's where we're hoping. Jesus says, "You should think about this. Does the use of the resources God has entrusted to you reveal that your true treasure lies there, in heaven? That you really are sowing in those fields of hope."

That's the application of this parable and Jesus drives it home through three different truths:

This truth calls for *radical generosity* (verse nine).

If we really understood money, wealth and possessions in light of eternity, we would be radically generous. We would invest our money to make friends who will be friends forever. I hope that verse nine will become emblazoned on your heart and mind as you think about money. Look at verse nine and let's try to fix this in our hearts and minds today: "*And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.*" This is Jesus talking! Take that filthy lucre, Jesus says, those worldly possessions and don't say, "I don't want to have anything to do with money. I want to live in a monastery (which can't exist without money either). Take that unrighteous wealth—that worldly mammon that's all going to burn, that will all be worthless in the end—and use it to make friends for yourselves who, when it fails, will receive you into the eternal dwellings."

Wow! That's quite a statement! Jesus doesn't say flee money; He says spend it wisely with eternity in view, using it to make friends who will welcome you into heaven when you arrive. But the consumer culture that we're part of says, "I just got to get more and more stuff."

I read in Phil Ryken's commentary about this Calvin & Hobbes comic strip:



(Courtesy of www.ucomics.com/calvinandhobbes)

That's what we do. We look at our lives and feel how fleeting and futile they are, then we think we need to go out and buy something to make ourselves feel better. Jesus says, "Don't think that way."

Here's something you need to know about all your possessions. Look in verse nine: "...when it fails..." I'd underline that; I'd suggest you fix that in your mind. When what fails? Unrighteous wealth. The currency of this world. One day everything you have is either going to wear out or you're going to wear out first. Your money and possessions will fail. But Jesus is telling us here that there's an investment you can make that's going to bring you into a fellowship of friends who will survive beyond death. That dishonest manager hoped to be welcomed into the homes of people he had been generous with in his line of business and Jesus says, "Use your money to make friends who will welcome you into your eternal home in glory."

Now He's not saying you can buy your way into heaven. "There is a Friend of sinners Who is on the road to Jerusalem right now to lay down His life, to purchase your entry into heaven and the way into heaven is to put your faith in Jesus and what He is going to do on the cross." But Jesus is saying that God will reward those who use their wealth in a godly way because the use of your wealth here shows evidence of God's grace in your life. What a joy it will be to be welcomed into heaven by God, by angels and by redeemed people who have been saved by God's grace and discover that through your generous giving the gospel came to them!

Think about Doug Dunton who just returned from Africa where he was training pastors in Kenya and Ethiopia. They're learning to preach the Word and take it into villages, proclaiming the riches of God's Word in far-off places. I was thinking what will it be like for Doug to arrive in heaven and meet some of those people who, through his investment in their lives, have entered heaven—people whom he doesn't even know on this earth.

Even us as we contribute generously of our resources, what a joy it will be to come into heaven and have this grand reunion. Jesus is saying, "That should motivate you. When you get to heaven, you should want to see a grand welcoming party of people who will say to you, 'Thank you for making those investments because through them, the gospel came to me and I'm here today.'"

Jesus says these are riches that will not fail. Friends, in a community of glory in heaven there's love and gratitude for the saving grace of Jesus and you can invest your resources in ways that enhance that grand reunion.

I think of the TV show—The Extreme Makeover Home Edition—where people from the community come together and help build new homes. The whole community comes out to welcome the family but when the family returns, there's a bus blocking their view of the home.

The host says, “Move that bus” and they all have a grand reunion as they tour the new home. Jesus says heaven is going to be something like that—people whose lives have been touched by your giving will be there so that should motivate you to do what Jesus says in Luke 12:33-34:

Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also.

This truth calls for *faithfulness* (verse ten).

Secondly, the truth of this parable calls for faithfulness. Look at Luke 16:10: “*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.*”

What does Jesus call money? He calls it a very little thing. Your stewardship of it will determine whether you can be entrusted with greater things. Have you ever thought, “Lord, if You would give me two million dollars, I’d gladly give a million away; just give me two”? Jesus wants to know what you’ve done with the ten dollars God gave you. Have you been faithful in that? If you’re waiting for God to give you more before you will give Him what He is due, you will never give Him more. Jesus says there’s a general principle here: people who are faithful in little can be trusted in much. This applies to all of life. If you don’t follow through on small commitments, don’t think you’re going to follow through when something great is demanded. Even if what you’re doing for the Lord seems insignificant, do it with all your heart as unto the Lord. Be faithful when no one is watching. Keep your word. Finish what you start.

Jesus says this is especially true in the area of finances. Money reveals your character. Money is a very little thing. To us it seems like a big thing but to Jesus it’s a little thing. The big things are the treasures of God’s Kingdom—the true riches that are to be found in the life to come. Those are the big things. But Jesus says, “Don’t be unfaithful with the little thing of your earthly income because if you’re unfaithful with that, God cannot entrust you with the big things of His Kingdom.”

Again Jesus reminds us in verse 12, “*And if you have not been faithful in that which is another’s, who will give you that which is your own?*”

Martin Luther said,

"We must use all these things upon earth in no other way than as a guest who travels through the land and comes to a hotel where he must lodge overnight. He takes only food and lodging from the host and he says not that the property of the host belongs to him. Just so should we also treat our temporal possessions, as if they were not ours, and enjoy only so much of them as we need to nourish the body and then help our neighbors with the balance."

This calls for faithfulness in the little things and your stewardship of it will determine whether you can be entrusted with greater things (verses 10-12).

This truth calls for *decisive devotion* (verses 13-15).

Money is a good slave but a bad master. Money can be a great good but it's a horrible god. If you don't master money, it will master you. Jesus says in 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.*" You cannot serve God and money.

Notice Jesus doesn't say you "should not" serve God and money. He says you "cannot"—it's impossible. Only one love can captivate and dominate your heart and money is fiercely competing for that place in your heart. Wealth and possessions are going to be vying right now—this very week—for your heart's affection. They are saying, "I want to be your treasure. I want to dominate your life. I want you always to be thinking about me. I want you to place your hope and security in me."

Money is actively seeking that place. It's seeking to master you. The striking thing about the context of this story is that you can be very religious and still be captivated by the love of money. The Pharisees in verse 14 were lovers of money. They heard all these things and they ridiculed Jesus. They did not like what Jesus was teaching here when He said, "You are those who justify yourselves before men through your religious activity but God knows your hearts. How? He looks at your pocket book. He looks at your finances which reveal the character of your heart. They reveal what you are trusting in, what you're exalting. And what you are exalting, religious Pharisees is money, wealth and possessions. This that man exalts is an abomination in the sight of God."

God does not hold to a worldly value system. Jesus says you must be decisive about where your devotion lies. Who will master you? One of the ways you show you want God to be the Master of your life is by setting disciplines in place about your giving. In the Old Testament it was a tithe. The word "tithe" means 10% of all your wealth goes straight to the Lord because all of it—100%—belongs to the Lord. So God says, "Give Me 10%. This is a discipline to train you to worship Me, to trust Me, to be mastered by Me and not by your money."

Some people say the New Testament doesn't command tithing. I give you two answers to that:

First, Jesus does not abolish it. He actually says to the Pharisees about tithing, "*This you ought to have done...*" (Matthew 23:23). So I do think Jesus commends it.

The second and more important question is under the new covenant, does God expect more or less? Is the standard higher or lower? Do we get more grace in Jesus or less? Should we give more of ourselves or less?

I think those who suggest that tithing is just the training wheels for giving are right. Being able to say, “God, You are my Master” should just be the beginning for us. We should be able to honestly sing:

Riches I heed not, nor man's empty praise,
Thou mine Inheritance, now and always:
Thou and Thou only, first in my heart,
High King of Heaven, my Treasure Thou art.

(Be Thou My Vision, Attributed to Dallan Forgaill, 8th Century)

As we sing these words, we are saying, “You are my Master. I want to be mastered by You.” Paul says in 2 Corinthians 8:9, *“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”*

So the standard of our giving now is not a percentage but a Person—a Person Who faithfully stewarded all that His Father entrusted to Him. A Person named Jesus Who gave up everything to pay all of our debts—not just 50%. A Person Who left behind all His riches, became poor and poured out His life blood in order to welcome a vast multitude of friends from every tribe, language, people and nation into the eternal dwelling place of God. He says, “...I go to prepare a place for you (John 14:3) and I want you to invest all that you have now with that place in view—with eternity in view.”

May the Holy Spirit search our hearts. Who is our master? Can we truthfully say “High King of Heaven, my Treasure Thou art”?

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