

What to do with all this money?



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What to do with all this money?

Read Luke 16:1-15

Have you ever been prone to daydreams where you have let your mind wander, imagining things were a bit different, or totally different, to what they are?

I remember one daydream that I used to have where I imagined life contained no money; no-one had money; there was no need of money. In fact, what everybody did was the job they were supposed to do and they did it not for money, they just did it to do it. And when everybody did the job that they were supposed to do, everything was available to anybody and everybody lived happily ever after.

Of course, that's not real is it? People have tried to create systems that look like this, but they always fail, mainly because of our sinful hearts, and our greed. So why do I mention this? Because our lives involve money. Life in our society requires money. We have to have money or some form of currency or we will starve, we will die of thirst and we won't be able to have anything.

It is important to remember this. You see, the question we have to ask ourselves as Christians is not "do I need money or not?" The question we have to ask ourselves is "how can I have the money I have and hold it and use it in a godly way?" Or we could put it like this: "how can I have the wealth that I have (yes although you might not see it that way, if you compare the amount we have with the vast majority of the world, we have a huge amount of wealth) how do I have this wealth and use it in a godly way?"

And when we come to this passage, that is the important question that Jesus is dealing with. As he instructs his disciples and those around him, he teaches them how to have their money and use it in

a godly way. There are three clear principles that he lays down here to his disciples and to those listening in.

1. Be intentional

The first principle is this. We need to be intentional. We need to use our money intentionally. This is the point Jesus makes with his parable. You'll see it if you look at v 8 of chapter 16, "The master commended the dishonest manager for his shrewdness." Jesus paints us a picture of a manager in charge of his master's money. What he wants us to see is how the manager uses his money intentionally, shrewdly.

Now, you've probably noticed that by going here I have completely bypassed the whole parable. The reason is that it is important to grasp Jesus' meaning before we look at the parable, otherwise we will get caught up in all kinds of rabbit holes.

One of these goes like this, "Hmmm, that's interesting. This manager is dishonest and he seems to be doing a dishonest thing. So why does the master commend him?"

The commentaries try to answer this question. One says, "It's because they weren't allowed to charge interest on any loans, so what they did was they lent fifty of something but they wrote down a hundred and they didn't charge interest, the interest was there from the beginning. So, the man is just getting rid of the interest. He is not actually doing that bad a thing. The master is no worse off." It's a possible answer, but not the only one.

Another answer is that the master, clearly, is immensely rich, and he is not going to miss a few bushels of grain. Again, a possible answer, but not the only one. There are others out there. But the point of the parable is not to understand whether this man did something deeply wrong or not. The point of the parable is the demonstration of his shrewdness. How he used his money intentionally, or used the

money he had charge of intentionally, to do something to achieve a certain end. We don't really know why the master didn't get upset at his dishonesty, but we don't need to know because it is not the manager's dishonesty that Jesus points out. It's his shrewdness.

Another rabbit hole that we might wander down with this parable is to look at this manager, and say, "Well, he is dishonest, he is clearly selfish and he is particularly lazy. Hard work is not for him, and he doesn't want to beg. Does Jesus want us to be like that?" Of course, Jesus doesn't want to be like that. The example that he is showing through this manager is not his character, it is his shrewdness, the way he uses the money he has to intentionally achieve something in the end.

So, he says, the master commended the dishonest manager for his shrewdness – "for the sons of the world are more shrewd [*there is that word again*] in dealing with their own generation, than the sons of light." And here is the application: "I tell you, make friends for yourselves by means of unrighteous wealth (the 'unrighteous wealth' here is the earthly wealth we have - our money) so that when it fails, they may receive you into eternal dwellings." Jesus says, use your money intentionally so that you may be welcomed into eternity joyfully.

Now what does that mean? Well, let me give you two examples of what it means.

a. Use your money to help others

It means that Jesus is commanding us to use our money to help others. If you want to turn with me to 2 Corinthians 9, here Paul is laying down persuasive arguments to the church in Corinth, to give generously to the needs that are in Jerusalem, so that they can help the people in Jerusalem.

Let's jump in half way through the argument with vs 12 & 14, "for the ministry of this service [*that is the giving*] is not only supplying the needs of the saints, [*so as we give to help others, their needs are met*], but is also overflowing in many thanksgivings to God." They also cause others [*the Christians that they are giving to*] to worship God. We are told here that there are two results caused by their giving – needs are met and the people who receive the gifts worship God.

Let's read on, "by their approval of this service, they will glorify God [*there's the worship of God again*] because of your submission flowing from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, while they long for you and pray for you."

I want you to focus on those last words. Remember, there is nothing in this letter that indicates that the people in Corinth and the people in Jerusalem knew each other, they didn't. There is nothing that indicates that outside the fact that they were both in Christ, they had any active relationship together. They didn't. But the giving of the Church in Corinth would cause the hearts of the Church in Jerusalem to go out to them.

What is Paul saying? As they (the Corinthians) give, a bond would grow between the Christians in Jerusalem and them; a love would grow; an affection would grow. That seems to me to be along the lines of what Jesus is talking about in this parable. Use your unrighteous wealth to make friends so that you may be received into eternal dwellings.

I remember being struck by this in our previous church in South Wales. Some people came over from India, from the Mizoram region of India, and they came because they had a desire to do some work in South Wales. The group came along to our prayer meeting and the man who was leading the prayer meeting, who was in his late

70s at the time, welcomed them and said how nice it was to have them all the way from Mizoram.

He then went off on what was a bit of a tangent. He said, “I remember when I was a boy and attended the Chapel near my home. We had an offering every week and we would give for the work of missionaries in the Lushai mountains.” He innocently asked them, “Do you know where that is?” And they said, “That is where we come from.”

Around the time when this man was a boy, missionaries from Wales had gone to the Lushai mountains and God had worked in an incredible way. You should have seen these people as they realised that this man at the front had given his pennies so that their fathers and mothers and their grandfathers and their grandmothers could hear the gospel that had then been passed down to them. Their hearts went out to him and there was a bond with them through the years that they were in South Wales. What had he done? He had used his money intentionally to help others. He didn't give in order to have that bond, but it had that effect, he made friends because he had given to help others.

So, are we intentional in our giving? Do we use our money to gain friends? We could do that by giving to organisations such as Barnabas Fund who serve the church around the world in difficult places. Imagine the gratitude of the person who receives that gift that you have given, and how (maybe they don't know your name, they don't need to know your name) but they pray for you.

It could also be on a more personal basis, people you know. Be wary, yes, of going to that extreme where we make people a project, and we are just giving and we are trying to manipulate by our giving – that is not what Jesus is talking of here - but he is saying “Come on, take your money and use it to make friends.” It is not going to last. So, use it intentionally to help others here on earth.

b. Use your money to serve the Gospel

Here is another example, use money to serve the gospel - to serve the sharing of the Gospel, to serve the preaching of the Gospel in whatever context or form. Paul, as he writes to the church in Philippi, says to the church there, "I thank my God in all my remembrance of you, always in every prayer of mine, for you all, making my prayer with joy, because of your partnership in the Gospel from the first day until now."

Now the church in Philippi and Paul are not in the same place. Here he is preaching the Gospel, and there they are hundreds of miles away. How can he say they are partnering with him in the Gospel? They are not there; they are not standing on the same platform; they are not involved in the same mission. But actually, they are there, because they are praying for him. They are partnering with him, in prayer. That's not all though. We are told later that they are giving; they are giving of their material possessions, of their unrighteous wealth, so that Paul is free to preach the Gospel. They are sharing in the work in both of these ways. What does this mean? As Paul spreads the Gospel and people are saved, the church in Philippi are part of that and they share in that through their commitment to pray and to give.

The same is true today. As a church we support Grace Baptist Mission, and what does Grace Baptist Mission do? It facilitates the sending of missionaries around the world, so that they may share the Gospel with people. When we give, (now we specifically give most of our giving for Malcolm and Ruth, because they are the missionaries that we sent out from here, but we also give generally as well), when we give, and when we pray, we partner in that work with those people.

Think of the number of people who have heard and believed in Jesus through the work of GBM missionaries. Think of the number in

eternity with Christ through their work. As we give to the work of the Gospel we make friends who will welcome us into eternity.

Let's think about another example. We, as a church, have heard about Caring for Life, up in Leeds. It is based at Crag House Farm where they work with vulnerable adults and they provide them with work and with skills, and some of them with accommodation as well. They have made it a place where people can come and be cared for and the aim is to share the love of Jesus with people.

Many people have been saved through that work. Many people have heard the Gospel through that work. And as we give, we partner in that. And those people will be there in eternity, welcoming in those who have been involved in their salvation.

One more example that is a bit closer to home - our building work. Recently, we as Elders, announced that, during February, we wanted the church to be praying and thinking about giving towards the building work so that we can raise the rest of the money to pay for building work. We are thankful to God for what has already been given, but there is still a sizeable sum to raise. What are we doing as we give to that work?

Well, in one sense, we are giving so that bricks and mortar can be stuck together, and parts can be renovated, and changes can be made, but ultimately, that is not what we are doing, because we, as a church, are not doing this work to have a nicer building. We have decided we need to upgrade the buildings so that they may be a better tool for us to share the gospel; so that we may have meetings here and we may have events here where the Gospel can be shared. We do it so that people may come and that conversations may be had, so the Gospel is shared. And the building helps us to facilitate that better.

So, as we give that money we should see it as giving to serve the Gospel. How many people's lives might be affected through the

things that we can do with better facilities? How many people's lives might be affected because of the ease of putting on certain things? We don't know. We can't quantify that, but those who are saved will be there in eternity welcoming us in.

Are we intentional? Are we shrewd with our money, so that we spend it and we use it so that people are helped, the church is blessed, the Gospel is preached, and people are saved. I know this is not the only thing we have to think about with money, but it is a factor. So, are we being intentional in using our money to help others and serve the Gospel?

I think, essentially, Jesus is challenging our mindset here when it comes to our worldly wealth. You see, many of us naturally think of our wealth as a possession. It's something we own, whereas the Bible teaches us it's a tool, something we use, and we can use it for good or we can use it for bad. Jesus calls us to use it for eternal things. So that's the first principle - be intentional.

2. Be trustworthy

Now let's move to the second principle - be trustworthy. We have looked at the parable. We have had the explanation of what Jesus wants us to take from that parable. We are now moving to verses 10-12, where Jesus moves on to a second principle. Here Jesus is teaching us that we are supposed to be trustworthy.

"One who is faithful in a very little, is also faithful in much. One who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust you to the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own?" Luke 16:10-12 (ESV)

So, the first principle is, 'be intentional,' use money to achieve eternal things. The second principle is, 'be trustworthy'.

a. Trustworthy as stewards of what God has given us

First of all, we are to be trustworthy as stewards of what God has given us. Now Jesus uses two parallel statements here. This means he uses two statements which correspond to each other, but the words used are changed to bring greater meaning or to build on what has gone before. And we find that here in vs 11 & 12. The first parallel is between unrighteous wealth and that which is another's. The second parallel is between true riches and that which we are given which will be our own.

What does this teach us? First of all, the incredible reality of salvation, that God will give us true riches. Then secondly, and this is what I want to focus on, the unrighteous wealth that we have, our money and possessions, are not really ours. They actually belong to God and that's the way we should see them. We are merely stewards of it.

This is a truth that should change our mindset as we think of our money. As we use it, we should use it in the way God wants us to use it; as we use it, we should be careful with it; as we use it, we should be biblical with it. It isn't ours to do with as we please.

I remember speaking to a man who was a church treasurer. In his job he worked with budgets that went into the multi-millions of pounds. And he would do projects where the fine for coming in just a day late was a million pounds and think nothing of that, because those were the amounts of money he was used to working in. He became the Church Treasurer of a Church whose budget was around £67,000 to £70,000 and you might think his approach would be "I'm used to working in millions, this is easy, this is nothing," but he shared with me that actually he felt the burden of responsibility of those £67,000 far more acutely than the millions and millions and millions at work. I asked him "why?" He replied, "it's the Lord's – and so every pound that is spent, I am responsible before the Lord."

But that principle is not just true of the money in the church bank accounts, it's true of every pay packet we receive. It's the Lord's. It's true of every gift we receive. It's the Lord's. It's true of every refund voucher we might receive. It's the Lord's. It's true of all the pocket money that we receive. It's the Lord's. Now, in stating that, that does not mean that we cannot spend any of it on ourselves, or on our needs. And it doesn't mean that we cannot have a nice treat once in a while, because often God blesses us with those things. But we are answerable before the Lord for every penny we spend.

I find that incredibly convicting, especially when I ask how often do I pray over how we, as a family, use our money. How often do we review our budgets in the light of God's Word? How often are we specifically thinking about what we spend? Is this honouring to God? Is this how God wants me to use it? When we are prompted in our hearts over a need to give, how ready are we to do that? Or is it always a struggle, because "it is my money"? We are to be trustworthy as stewards with what God has given us.

b. Trustworthy in the sense that we aren't dishonest

But also, we are to be trustworthy in the sense that we are never dishonest. Look at v 10, "So one who is faithful in very little is also faithful in much, but one who is dishonest in very little is also dishonest in much." What's Jesus saying? The person who is dishonest with the small bits is going to be dishonest with the big bits.

Are we ever dishonest? Have you ever sold a car – it could be anything really - have you ever sold a car and covered up a problem, or just not said it, hoping then that they won't notice? Have you always been truthful on your tax returns? None of us like paying taxes, do we? We like other people paying taxes, particularly if they are billion-dollar businesses, but when it comes to our tax returns, are we always honest in every box? Are we as quick to go back into a

shop when they have given us too much change as when they have not given us enough change? Our work expense claims – do we do them to the letter, by the book, or are we a little bit more elastic? If we are dishonest in a very little (we might argue on all of those things – well, it is not much, it is just a little bit), if we are dishonest in a very little, we will be dishonest in much. Jesus says we are never to be dishonest with worldly wealth. But I also want to encourage you, we don't need to be dishonest. We have an infinite God. This morning we reminded ourselves he is able and willing to supply our needs, to care for us and help us. He is able and willing to care for us. We don't need to be dishonest, to try and get a little bit more, because God is able to supply our needs.

So, here's the second principle, 'be trustworthy'. Jesus calls us to have integrity with our money, absolute integrity. And, actually, integrity is more important than the amount of money you have. It is more honouring to Jesus to have integrity, and it is better for us because we have no feeling of guilt if we have integrity and we don't have that seared conscience that has hardened itself against the work of the Holy Spirit and the promptings of the Holy Spirit in being dishonest over and over again. We don't have that, we have a clean conscience before God if we have integrity and trustworthiness with our money. So be trustworthy.

3. Be careful

Now for the third principle. Be careful. Why? Because our wealth can be dangerous.

a. Money can distract you from following Jesus

Look with me at v 13 – “No servant can two serve two masters, for he either will hate the one and love the other, or he will be devoted to the one and despise the other.” Think about what Jesus is saying.

Be careful with your wealth because it can distract you from following Jesus. It can take your eyes away from Jesus. It can pull you away from Jesus. No-one can serve two masters.

It's true, isn't it? It might seem that you can serve both for a time, but there will always come that point where you have to choose. Think about an orchestra with two conductors. If they were both conducting with the same time you could watch both of them and you could follow both of them, but when one began to speed up and the other didn't, you have got to choose which one you follow. It can get more complicated. At University in Leeds we had an ensemble called the LS2. It was set up to play modern classical music which can be a bit ear-grating at times. One of these required, I think, five conductors. There was one main conductor and four other conductors. If one of them hadn't been designated the main one, it would have been very difficult to know what we were supposed to do. He kept the time and the others followed. You can only have one chief, you can only have one master. You can't follow God and money.

Now, I am not going to put the blame on money, because money is not the problem. But our hearts often are taken up with money and therefore distracted from the Lord Jesus Christ. And we need to keep asking ourselves, what shines most brightly in our vision, is it our wealth or is it God? Is it our money, or is it Christ? Is it our stuff or is it the gospel and the glories of it? And if we find that our money, our wealth, our stuff, is taking too prominent a position, then we need to get on our knees and repent of that and we need to seek and ask God to show us more of Christ.

We need to ask God to show us more of him through the preaching, through the talking together with other believers. We need to ask that we will wake up, knowing that Christ is glorious, and that would combat the grip or the grabbing of money upon our hearts. We need to pray that the Holy Spirit would break through and give us a vision of Christ that is far greater. We need to pray that we would see the

worthlessness of the stuff of this life and the preciousness of Christ. We need to be careful because money can distract us from knowing Christ and walking with him.

b. Money can consume us

Money can distract us. Money, though, can also consume us. It can take us over and make us illogical in the way that we live and the way that we act. Look at verse 14. “The Pharisees. ... heard all these things and they ridiculed him.” Now, let’s just put our right heads on here. What has Jesus said? “Use your money for good, for eternal good. Be trustworthy with your money.” Is there anything in those two statements to ridicule? Is there anything in those two statements to laugh at? No, there isn’t it, but they ridiculed him, why? Because they were lovers of money.

We’re told the Pharisees approached life and they saw things of life through this filter of their love of money, and what they heard was not the common sense of Jesus’ teaching; what they heard was “my money’s going – I’ve got to give it away.” And they responded with “I can’t do that.” What they heard was somebody taking possession of their money out of their bank accounts. And so, they ridiculed him and they hated him all the more. Their love of money had gripped them.

Love of money consumes us. It affects the way we see life. It affects our hearts. It’s not just in this way. It happens in all kinds of ways. I remember a day in Leeds when it was, I think, three days before payday, and we had spent everything in the bank account. It was at the beginning of our married life, we didn’t have any savings to draw on, and we had just budgeted wrong. I just couldn’t stop thinking “what am I going to do without money?” What am I going to do? I was there in the car and I was just churning it over and over and over, and I remember having to just pull over. I just couldn’t think of anything else. I realised I needed to pray and ask God to help me.

God was wonderful, and he gave me a peace and we didn't need to spend anything more for those three days.

I was consumed. All I could think about was, "I've got to have money, I've got to have money." Everything was all about money and it consumed me. It can be the worry of not having. It can be the desire – the overwhelming desire – to save. It can consume us, and everything is channelled into that, so when there is a need – a disaster – happening, you think "I wish that disaster hadn't happened because I want to put my money in the savings account." This can become a big struggle.

It could be about spending. "I've got to spend, I've got to spend. I'm sad – I've got to spend." And so, money consumes, and it determines how we live and how we act, and how we do things. I remember reading in a book about modern technology, looking at how we handle phones and iPads and all those kinds of things, and there was a question "is your device your servant, or your master?" It was particularly talking about our response to the dings of your phone which can become your master. Are you the servant of the dings or not? Do you have to look at it or are you in control? It's that book that caused me to turn off most of the sounds on my phone because I realised just how much it controlled me.

I want to ask a similar question, but about money. Is money your master or your servant? If it is your master, if you find yourself consumed by it, you need to do something. Depending on your situation, it may be different what you do. But here are a few suggestions.

First, you need to pray for contentment. You know, you will never, ever, have enough money. You will always want more. So, you need to pray for contentment. Contentment with what you have in Christ, contentment with your circumstances. That the desire will not be overwhelming in your heart.

Or maybe you need to change your lifestyle. It might be that your struggle is that you always find yourself without and finding it hard to make ends meet. Now, it might be that, simply, you don't have enough. That is certainly true for some, but let's be honest, I'm not sure that is any of us. It might be, but I don't think it is. It is more likely that we have enough to live on, but it is not enough to support the lifestyle we want. Or, and this is a particular challenge for Anita and I at the moment, you have enough to live on, but not enough to support the lifestyle we want to give our children. We see what other children do and have and we say, "Look we want to give them this and we want to give them that. Why should they go without?" But it's beyond our means. The solution is fairly straightforward, although not easy, we have to make sure our lifestyle fits with our income.

If you find yourself just gripped by the amount of money you have, maybe you just need to make a decision to have less. It could be that you don't take a promotion, or you even take a demotion, because that desire to have more money has just gripped you so much that you find you are just working all hours of the day to get more. Or another way of doing that, a way that many godly people have worked out, is that they purposely give more away.

A good example of this is John Wesley. He earned a lot of money through his books and printed material and had more than he needed. He decided what he needed to live on and everything else he simply gave away. He didn't see his money as something to keep to himself but gave it away.

One last suggestion. Practice a life of giving. Giving away is a spiritual discipline. Giving away is instructive, as well as coming out of a heart that wants to give. Every time we give away, we say and we tell ourselves, and we show in our actions that Christ is more to us than our wealth, and we break the grip that money could have.

Money can consume us, we need to hold money lightly and hold Jesus tightly, because whether we have money or not is not really an issue. But whether we have Jesus or not matters for eternity. We need to be careful.

What to do with all this money?

So, what should we do with our money? Well, how have I titled this? “What to do with all this money?” Because we do have a lot of money between us. It might not feel like it, but we do. What are we to do?

Well, let’s be intentional – let’s use it to achieve eternal gains.

Let’s be trustworthy, treating it as the Lord’s money, prayerfully asking “what should we do with this?” and not be dishonest.

Let’s be careful, making sure that our hearts are always focused on Christ and not on our earthly wealth.

If we do this, money will not be a force for bad, the money we will have will not end up being something that we should hate, but it will be a source of good in our lives, in the church, and across the world, as people are helped, the Gospel is preached and we rejoice in the Lord Jesus.

In our society you can't
live without money.

Yet, how can we live with
it in a godly way, a way
that honours Jesus?

