

# WHERE ARE YOU INVESTING GOD'S MONEY?

SERIES: JESUS, SAVIOR OF THE LOST

By Ron Ritchie

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We have lived in Half Moon Bay for the past 18 years, and Fall is probably my favorite season in that farming area. The scents of autumn are in the air, the frost has literally fallen on the pumpkin fields, and the local farmers try to outdo each other to grow the biggest pumpkin in the country each year. Many of you have enjoyed going to our annual Pumpkin Festival. Your children have picked pumpkins from the fields and perhaps visited our local "haunted house." It's a lot of fun right up through Halloween.

The day after Halloween, however, the whole scene changes. You would think someone threw a switch. The nurseries begin selling Christmas wreaths and flowers, and the farms open up so that people can cut their own Christmas trees. Soon the mail order catalogs begin to arrive. The stores change their windows from fall to Christmas colors, and the race is on to get as much of our money as they can before December 25th. The pressure is on to buy things we or our family and friends don't need, with money we don't have, in order to keep up appearances. What should we do? Surely the bottom line for each of us is to go to the Lord first and ask him how we should invest his money during this Christmas season. This will be the subject of our text this morning as we come once more to our studies in the gospel of Luke. So let's turn to Luke 16:1-18 and ask ourselves the question: "Where are we investing God's money?"

## I. Invest in eternal ventures, 16:1-13

Now He was also saying to the disciples, "There was a certain rich man who had a steward, and this steward was reported to him as squandering his possessions. "And he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be my steward.' "And the steward said to himself, 'What shall I do, since my master is taking the stewardship away from me? I am not strong enough to dig; I am ashamed to beg. 'I know what I shall do, so that when I am removed from the stewardship, they will receive me into their homes.' "And he summoned each one of his master's debtors, and he began saying to the first, 'How much do you owe my master?' "And he said, 'A hundred measures of oil.' And 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?' And he said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' "And his master praised the unrighteous steward because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. "And I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they may receive you into the eternal dwellings. "He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. "If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you? "And if you have not been faithful in the use of 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 the one, and love the other, or else he will hold to one and despise the other. You cannot serve God and mammon."

Our Lord is still in the region of Perea, and he is involved in teaching his disciples spiritual insights about the Kingdom of God. Surrounded by a group of grumbling Pharisees, who are upset that he eats with sinners, he has just finished encouraging his followers that in the same way that a shepherd rejoices over finding a lost sheep, a woman rejoices over finding a lost coin, and a father rejoices over finding a lost son, so they too should rejoice over one sinner who repents on earth. "I tell you there is joy in the presence of the angels of God over one sinner who repents," said Jesus (15:7; 10). He was teaching that his Father was willing to

forgive a tax-collector or a Pharisee who truly repented of his sin and his wasted life and would welcome them back into fellowship with a heart of love (Luke 15:11-32).

On the other hand, as we will see in this second parable in Luke 16, wasted lives do have some eternal consequences, for just as the prodigal son squandered his inheritance, so a steward who squanders his master's riches will suffer loss. Jesus was reminding his disciples, as well as the sinners and the Pharisees, that they all were stewards of God. This meant that their lives, their time and resources were all his, and they needed to be wise in how they invested his possessions, for one day they, as well as all us, will have to give an accounting.

Thus, Jesus begins this parable with the words: "There was certain rich man who had a steward" (V.1-2). In this context, the word "steward" is referring to a manager of a household or estate who was hired to arrange a house and property for his master. He was given responsibility to oversee the activities of the master's home and his servants, and the financial resources to accomplish those tasks, to the honor and glory of his master. But the steward in this story was an unrighteous man who squandered his master's possessions. Before long, the Master received a report that his steward was wasting his possessions, so he called the man to give an accounting of his stewardship.

Now the "shrewd" steward knew he would immediately be dismissed from his position. So he took stock of himself and realized that he was too old to dig and too proud to beg, thus, looking to the future, he made his plans. He summoned each of his master's debtors (who who unaware that he was being fired) and sought to make friends with them by reducing their debts. In doing so he put them in debt to himself so that when he was fired, they would welcome him into their homes.

Jesus said that the master praised the unrighteous steward because he had acted shrewdly-"for the sons of this age are more shrewd in relation to their own kind than the sons of light," said our Lord. Notice that it is the unrighteous master who is amazed at the unrighteous steward's action in light of his uncertain future. He called him "shrewd"-he had keenness of mind in practical things, in other words. Now Jesus is not calling on us to copy this unfaithful steward's unrighteous methods to cover our uncertain future. What he is saying is that the steward was part of the group that he calls "the sons of this age," for they are more shrewd in relation to their own kind; whereas the sons of light (the children of God) are not as shrewd in thinking about their present circumstances in relationship to the future-eternity itself. This unrighteous but shrewd steward, a "son of this age," had 20/20 vision when it came to his immediate circumstances as well as his immediate future, but, unfortunately, the tragedy was that he was totally blind when it came to thinking about eternity.

Robert Maxwell, the publishing magnate, was head of the renowned Maxwell publishing empire, headquartered in England. We have seen him featured on the TV show, *Lifestyles of the Rich and Famous*, with his unseemly wealth-houses, planes and boats, and his many business ventures. He appeared to be a very shrewd businessman-a genius, if we are to believe the published accounts. In early November, Maxwell ordered his beautiful private luxury cruiser with a full crew to take him out alone along the coast of the Canary Islands. Next morning, he was discovered to have mysteriously fallen overboard. The following day this formerly shrewd businessman's nude body was found floating in the ocean. Now the reality of his life is coming out in the press. He had been draining hundreds of millions of dollars away from his companies and their pension programs Maxwell arrived in eternity in the same state he was discovered in the ocean-nude. He had brought nothing into the world, and he certainly took nothing out of the world with him. But he had to give an accounting to the Judge of all the world about how he invested his life on earth.

In verse 9, Jesus begins to evaluate the story of the unrighteous steward. He turns to his followers and encourages them, as well as us, to do three things with our lives, our time and our resources. First, he says, "make friends." On a spiritual level, make friends by taking your "mammon of unrighteousness," the same money that the unrighteous use for selfish gain, and use it for righteous causes. We came into this world with nothing and we are going to leave this world with nothing, for we are simply stewards of our Lord and his resources. But while we are living in this household of God on earth, we have in our control the "mammon of unrighteousness." In his book, *According to Luke*, David Gooding wrote: "...we are to use it, not indeed in order to gain salvation, for nothing can buy that; it is a gift, but in order to make friends. Not fickle friends of the sort that the prodigal son is said to have made; but friends who will welcome us in the eternal world and

remain our friends eternally." These friends will meet us as we enter eternity because they became believers through our spiritual, emotional or financial investment in their lives on earth.

Secondly, says Jesus, "he who is faithful in a very little thing is faithful also in much." Begin where you are and share what the Lord has given you at this time with the people he places around you. He is interested in your heart, not in how much money or time you give. In any given day you will have opportunities to be faithful in a little thing; perhaps sometime during the day you may be called upon to be faithful in a much larger opportunity. So, keep alert. At times you will discover you are being asked by God to become involved materially in his kingdom, and at other times he will ask you to invest in his kingdom on a spiritual level.

Thirdly, said Jesus, "he who is unrighteous (dishonest) in a very little thing is unrighteous also in much." The other side of the coin is just as clear: If in small things you are dishonest with God's resources that were entrusted to you, you will also be dishonest with larger opportunities. Again, out of the the heart comes the essence of a man or woman.

The Lord has opened up all kinds of opportunities for us to invest our resources and money. We can invest to send Bibles to Russia, or to send our students to Indonesia and Mexico. We can invest our money to support missionaries, Discovery Publishing, our building and staff, our need fund, the East Palo Alto ministry, Green Pastures, and the prison ministries. We can choose by the power of the indwelling Holy Spirit to lay up for ourselves "treasures in heaven," which in this immediate case will be all the "friends" we made on earth who will one day greet us in heaven and thank us for investing in their lives on earth.

Jesus now concludes his story with three warnings. First, he says, "If therefore you have not been faithful in the use of unrighteous mammon, who will trust the true riches to you?" Now he reveals the spiritual consequences for each one of us who may be tempted to ignore his advice. The Holy Spirit is the "who" in this passage. He will not entrust the true riches to you. And what are these? Well, we already know that part of these true riches are his character: The fruit of the Spirit-"love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control" (Gal 5: 22-23). Paul would later remind the Romans: "...for the kingdom of God is not eating and drinking, but righteousness, and peace and joy in the Holy Spirit" (Rom. 14:17). And to the Ephesians he wrote that "in Him we have redemption through His blood, the forgiveness of our trespasses, according to the riches of this grace, which He lavished upon us" (1:7). And: "I pray that the eyes of your hearts may be enlightened, so that you may know what is the hope of His calling, what are the riches of the glory of His inheritance in the saints and what is the surpassing greatness of His power toward us who believe" (1:18-19.) Look at all we could be missing at this moment because of our unfaithfulness to our stewardship! Let us therefore invest wisely, with eternity in mind.

Here is Jesus' second warning: "If you have not been faithful in the use of that which is another's, who will give you that which is your own?" If you and I who are called to be stewards in God's household have not been faithful with his responsibilities and material, how in the world will he or anyone else give you or me something to call our own so that we can invest it? A good example of this will be seen in Luke 19, when the Lord tells his disciples the story of the rich nobleman who called his servants to himself and told them he was going away on a journey to receive a kingdom. While he was away, he gave each of them a certain amount of money to invest, hoping for a good profit on his return. One took the ten talents and made ten more; one took the five talents and made five more. But the third servant said: "Master, I kept your money in a handkerchief for I was afraid of you..." Then the master said: "By your own words I will judge you, you worthless slave."

And now the third warning: "No servant can serve two masters; for either he will hate the one and love the other, or else he will hold to one and despise the other. You cannot serve God and mammon." Our Lord has laid down an eternal spiritual principle that cannot be violated. If Jesus is our Master, then we are free to serve him and love him and use his money for his glory and our joy. But we cannot turn this principle around and serve money and think that we are loving God. The royal commandment is: "You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind and your neighbor as yourself" (Luke 10: 27.) If you do this, you will be found using his resources faithfully. Paul wrote to Timothy in the city of Ephesus: "Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the

treasures of a good foundation for the future, that they may take hold of that which is life indeed" (1 Tim 6:17-19.)

Last week, a family came to me to say they were available to invest some money in a needy family for Christmas. Another family called me and said they wanted to give some items to refurbish the homes of needy people. I have been given checks and cash and asked to invest them in the lives of those who have special needs at this season. And the people who gave the money want to do this in a quiet way; they don't want any recognition. They are free to do that because they are serving one Master. They know they are his stewards and they desire to be faithful in that calling.

Where are you investing God's money? Jesus says we should invest in eternal ventures.

## II. Not temporal ventures

Luke 16:14-18

Now the Pharisees, who were lovers of money, were listening to all these things, and they were scoffing at Him. And He said to them, "You are those who justify yourselves in the sight of men, but God knows your hearts; for that which is highly esteemed among men is detestable in the sight of God. The Law and the Prophets were proclaimed until John; since then the gospel of the kingdom of God is preached, and every one is forcing his way into it. But it is easier for heaven and earth to pass away than for one stroke of a letter of the Law to fail. Every one who divorces his wife and marries another commits adultery; and he who marries one who is divorced from a husband commits adultery.

The Pharisees were known as lovers of money rather than God. Jesus had been teaching these spiritual truths to the disciples, but apparently the Pharisees (who had earlier been grumbling among themselves because he was eating with sinners) had overheard his teaching on the unrighteous but shrewd steward, so they began to sneer at him. The Jews believed that money was evidence of God's blessing on them as a people, especially because they were faithfully keeping the law and the traditions. We must remember that there is nothing wrong with money. The question is, whose money is it anyway? And how do we use it-for ourselves or for our Master?

God sees the heart of every man. Jesus said to them: "You are those who justify yourselves in the sight of man, but God knows your hearts: for that which is highly esteemed among men is detestable in the sight of God." He took on the Pharisees, saying they spent time in the presence of the common man, justifying their love for money, but God knew their hearts, and they had been found wanting. They could fool the people of the community about their view of money, how they spent it and how much they gave to the treasury of the temple, but all the while they were justifying themselves. God saw through to their hearts, however. Jesus was unmasking these hypocrites. In Matthew's gospel, our Lord said to them: "outwardly you appear righteous to men, but inwardly you are full of hypocrisy and lawlessness" (23:28).

I read the following in the *San Francisco Chronicle* yesterday: "Former Lincoln Savings and Loan Association boss Charles Keating Jr. and four others were indicted yesterday on 77 federal counts of fraud and racketeering." The article goes on to say that the failure of this man's savings and loan association cost the United States \$2.6 billion. If convicted on all counts in the criminal case, Keating and his co-defendants each face a maximum penalty of almost 500 years in prison. I saw this man on 60 Minutes once and he walked around like a peacock, bragging about his enterprises, but now it seems everything was a scam. Let's hope he finds a new Master before long, because money was his master and it failed him.

At this point the Lord confronts the grumbling and sneering Pharisees, saying they were wrong to think they could enter into the Kingdom of God by working around the heart of law, by adding to the law certain traditions or even watering it down. He then reviewed the plan of God for salvation and warned them that unless they changed their minds about who he was, they would never enter that kingdom.

First, he spoke about the value of the kingdom: "The Law and the Prophets were proclaimed until John; since then the gospel of the kingdom of God is preached, and everyone is forcing his way into it." ("Strive to enter by the narrow door; for many, I tell you, will seek to enter and will not be able" 13:24.) The law and the prophets were instituted by God in his plan of salvation as preparation for his Son's first coming. Once John the Baptist arrived, all of this was fulfilled. The kingdom of God was now in their midst, a kingdom where God desired to rule in human hearts—a kingdom within the heart of mankind. When God wants to change a man or woman, he starts from the inside and works out. The people who were forcing and pressing their way into the kingdom were the tax-gatherers and sinners, for in our Lord's message there finally came a voice of hope to their sinful condition and they recognized its value. On the other hand, most of the Pharisees refused to believe Jesus was the Messiah, so they sneered at him and thus automatically excluded themselves from the kingdom.

Then the Lord showed them the value of the law, saying that every word still stands. When sinners enter into the kingdom by placing their faith in him as their Lord and Savior, the Holy Spirit creates a desire in their hearts to keep the moral law of God. The Pharisees, however, were always trying to water down God's moral law, especially in the area of marriage and divorce.

How are you and I as servants of the Lord Jesus investing our money, time, and assets for the glory of God and his kingdom, and for our joy? Hopefully, this passage will help us to see beyond mere temporal investments and encourage us to become "spiritually shrewd" with the resources our Lord has entrusted to us. We can be encouraged by the spiritual reality that one day when we enter eternity, many of us will be met by friends in whom we invested on earth. Then we will hear our Lord say, "Well done, thy good and faithful servant." And all our friends in heaven will cry out, "Amen!"

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