



Money Matters-Part 3
When Your Wallet Calls the Shots
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In the passage that we're going to briefly study today, we encounter a very brief statement from Christ that I assume, for most of you if you're Christians, is a familiar statement from Christ. You've heard it many times. It's very clear and unambiguous. It's six words in our English text that just gives us a clear, definitive, declarative, truthful statement from Christ. And it simply goes like this: You cannot serve God and money. You cannot serve God and money. You can serve God. You can serve money. But Jesus says you cannot serve God AND money.

Now when I hear that statement I think to myself, well most of us might sit back and say, "Well, we kind of can, we can kind of do it."

This clear and unambiguous statement has not stopped at least countless Christians from trying to serve both God and money. So one reaction is, "Well, I can do it, I can manage it, I can keep those spheres going and kind of keep them separate and everything will be OK." Or some people hear that, "you cannot serve God and money" and they say, "Well, I'm not really serving money, not SERVING money, not serving money. I mean, I need money, I work for money and I've got some financial plans and everyone has got some financial goals and I certainly hope certain things about my finances and, you know, I'm just normal in that regard but I don't serve it, I don't serve money, I serve God."

When I was prayerfully working through this passage to try and bring to you a message that would be the essence of what God would want to accomplish in that statement, I first stepped back after studying it for some time and I thought, well, why would God make this kind of either-or kind of statement in such strong terms? Of course, I think one thing it's reasonable that we would all sit back and say, well, of course God wouldn't give us this and Christ wouldn't warn us in this way unless this was a real potential problem for us, if we're not vulnerable as human beings as actually trying to do this. And so I realize that probably our propensity to try and do what he's telling us not to do because he doesn't waste his words on things that, you know, are really not temptations for us.

And then I thought, well, knowing the common problem we have in responding to a statement that's so definitive like that is that I realize that our quick and easy responses are not evidence of us and our skill of looking objectively at ourselves and being really good at self-assessment. The ease and the familiarity of the responses of, you know what, "I can" or "I'm not doing that" it is really a testament to our ability to deny things that may be going on in our lives. Not that everybody in the room is guilty of it but I assume more of us are guilty of it than would ever admit are guilty of it.

And I think at that point I had that realization in the midst of my study and I, like I hope most pastors, are kind of working hard in word study books in the Greek New Testament, in commentaries and that all of that going on when I was praying through this part of the message and I thought, well, I just need to clear all that away and look for a television show, is what I need to do.

So I put the commentaries all out and looked away from the text of Scripture, I got the gist of the problem of us saying, "Well, I don't really have a problem with this and I thought, I've seen a show, at least little snippets of it or commercials for it, and I think this may help me understand how good we are at denial.



And so I look for that show I had heard of called "Intervention." I thought, isn't that about these drug addicts and these alcoholics being confronted by their families?

And don't they have that experience where they're told, "Listen, you cannot keep on with that bottle. And you can't certainly keep on with us and that bottle. You're going to have to make a choice. You're either going to serve those drugs or you're going to serve the family. You're either going to be devoted to the bottle and that alcohol or you're going to be devoted to us, but you can't have it both ways." And isn't that where it kind of comes to a head where the family and maybe some facilitators...? And so I found it. I started watching. I had never watched a full program of this, I might have stumbled by it once or twice but I sat there and if I thought I could find an exercise in denying ourselves and engaging and in denial, well, I sure found that. That was classic. And it was exactly what I anticipated, only worse.

Because here were people, some of them fall-down drunk, some of them complete drug junkies, being confronted by their families. "Listen, you can't have this. This marriage will not work if you do not give this up or you cannot be in our family, we will no longer speak with you. You're done. We can't facilitate this. It is either your drugs or your alcohol or it's us. You've got to make a decision."

And yet they sat there and said, "What? I don't have a problem. I can manage both. I mean, we'll just work a little harder on our family relationship. And this isn't really destroying me and I'm not really addicted to this."

And I saw exactly what I feared God might see in us when he gives us the same kind of ultimatum. You can't serve both. You can't serve God and money. And most of us saying, "Well, I don't" or "I do but it's not a problem." You see I recognize that what Jesus is doing with us in this passage is something that won't be readily received by most people who actually have the problem. I mean most people sit back and try to deny it. So today's going to take some special grace from God to look at a passage like this and say, "Well, is that maybe true of me?"

Now if you know the passage we've been in, you know we've been looking at this passage where Jesus is making three applications about a parable. So, the first three weeks we were trying to figure out what this parable is about, when God says, here is a manager of someone else's money who's using that money, in an nefarious and underhanded way, to make friends for himself so that when he is done with this job, which he was about to lose, he would make friends and have a place to stay. So he's working on his own Social Security program so that he might be all right when his job is over. And Jesus says, now look at this, how shrewd he was in dealing with this master's money that was not his own. And look at how he made friends in anticipation of the future and then Jesus says, look how shrewd they are in advancing their selfish goals with their money.

And us Christians are sons of life, you guys you don't really give it much thought, you're not strategic thinkers in this way.

And so we got the first sermon in this series looking at, well, look at the way we should be using our money specifically, here was the first application, to build some evangelistic bridges so that we might care about people and show we care about them and their eternal destiny more than we care about our money. And we can be a little bit more generous with the waiter, we can be a little bit



more generous with our neighbor, we could be a little bit more generous with our coworker and through those bridges we might have a chance to talk about the truth of the gospel. Then last week, we looked at this passage where Jesus then goes a little bit more broad with his applications. Now, think about it, he's managing someone else's money, you're managing someone else's money, because everything you have is from me. Now you're going to give an account to that manager and he's going to want to see you being shrewd, not only to build evangelistic bridges, but with how you deal with that money so that he might reward you accordingly. And so we looked at a broader principle last time as to how we might think more like managers of God's money as we deal with our money. And then this week he stops talking about us managing money and he says, now wait a minute, let's think about the power of money to manage you. Let's not think about the way that you're given control of the resources that God gives you, let's think about how that stuff, those resources, can start to control you.

And now he posits this as it could be your master. And you got to decide who you're going to serve.

Let's take a look at this whole verse. That's all we're going to deal with is a verse. It ends with these very powerful and unambiguous six words but let's get the whole verse here, which are two sentences for us that begins this way. This is Luke Chapter 16 verse 13 and it would be great for you to call this up on your device or turning in your Bibles to find it and put your eyeballs on this. It's the third application of the parable of the unrighteous steward and here's what he says about us. Remember, this starts in verse 1 as an exhortation to the disciples.

He says, "No servant can serve two masters, for he will either 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." No servant can serve two masters for he will either 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.

Very simple, very forthright. We read those words and we thought, "well, is he talking to us about our lives? Of course, we're serving you. We're not serving money." Well, maybe we are. "I can really manage..." Well, can you really? I don't think you can. So let us begin, the first point, if you found your worksheet and you want to take a look at that first point there. I'm not going to have you fill it in quite yet because I want to talk about it a little before I have you fill it in and I want to talk about that first phrase that I think may make you scratch your head if you give it any thought at all and think, well, why not?

It says no servant can serve two masters and I'm thinking, well, why is that so hard and then you look in your study Bibles, you look up in your commentaries, your Bible dictionaries and you might have some who haven't done a lot of research saying, "well, that's how it was in the first century. No servant could be associated and attached to masters. You only had one master." And that's just not true.

Not true. If you do enough study in the Greco Roman world of slavery and bondservants in the first century, and there were many who had more than one master. You could engage in a relationship, a contractual relationship, as a bondservant to one master and then you could also rent yourself out, if you will, to work for another master in another area. There were all kinds of slaves, from the people that worked the ground all the way to professionals and people even that were early dental workers, who were bondservants of particular families and they could serve two masters. So you have to ask the question, why is that so hard especially in our day and when you say, well, master are kind of



like bosses, servants like employees. I can work during the day at Home Depot and show people where the, you know, the air tools are and then at night, I need a little more money, so I'm going to work at Domino's and deliver pizzas. I've got two bosses, I got Fred, I got Sammy. Fred and Sammy, it's fine. It doesn't matter as long as this work doesn't conflict with that work. I'm fine. I can serve two bosses, work for two companies.

So what's with this, you can't serve two masters? Can't I serve two masters? Well, here's what you need understand about understanding this particular phrase.

It's going to get down to what those masters are. In the bottom of the verse, those six unambiguous words, "you cannot serve God and money."

The problem isn't with you making a volitional decision to work for two masters. You can choose to work for five masters. You can say, in my life, I've got these 18 different goals. I'm devoted to these 18 different things. You are free to make that decision.

The problem is when it comes to these two masters, they're not going to allow you to work for each other. Now Dominoes and Home Depot may not care.

But you cannot say I'm going to work for PepsiCo in the department that tries to get people to drink Pepsi and I'm going to be a manager in the marketing department. And then, you know what, I'm also going to put my old resume out there so that I can get a second job over there at Coca-Cola and I'm going to be a graphic artist for them.

Now you may have time to do that. You may not sleep much and say, I can work both of those jobs. But see the problem is with PepsiCo and Coca-Cola is they have this thing when you sign up to work for them called a non-compete clause. You're not going to work for those guys because our job is to get everybody to drink our sugary drink and they're trying to get them to drink their stuff. You cannot give your services to us at Coca-Cola and then go over there to Pepsi.

You can't do that. These are competing, you can't work for these two.

You say, well, I'm going to go work in the human resources department at DirecTV and then at night I'm going to go there on the second shift and I'm to work in the accounting department at Dish Network. Here's the problem. Dish Network and DirecTV both are trying to get everybody to sign up and subscribe to get their pipeline of programming into everyone's houses. So the problem is, if you try to work at one and then go work at the other, your boss is going to say, you can't work for those guys. Why?

Because we're trying to do the same thing. And you're going to conflict here.

We will not let you. See the problem isn't with you saying, well, I want to serve God and I want to have a great income, I've got financial goals and I want a better net worth and I'm going to try to serve my financial worth. I'm going to work at that. And I'm going to work at God, and I'm going to pray, you know, I going to support missionaries, so I'm going to serve them both. You can make that decision if you want until I tell you that both of these masters are trying to accomplish the same thing.



They both hold out the promise of this: "listen, if you invest here you will have a connection with something that provides you meaning and purpose and find what your life is all about."

And the problem is with money it's trying to do the same thing.

Here's what meaning and purpose is. Your life will consist of the abundance of your possessions, if you can retire this way, if you can work this way, if you can wear these clothes and drive this car, if you can have this kind of power in this world and have this kind of wealth, this is life and then God is saying, no, no, no. I'm in the same department here and THIS is life. I'm not trying to sell soda and they're not trying to put dishes on people's houses. What they're trying to do, both God and money, is give you life.

This is what life is. This is meaning and purpose in life. That's why you can't work for God and money. Like you could work for Home Depot and Dominoes. You could do that. They're not competing. These two are competing. Well, let's add a biblical word to this and then I'll give you the first point, if you're taking notes. Here's the biblical word you ought to use to describe the two masters that are involved here. Let's use this word: "jealous." Jot it down.

Number one, if you're taking notes and I wish you would, understand the two jealous masters. And I guess in a sense if you wanted to personify Coca-Cola and Pepsi they are jealous when it comes to you working at a competing firm, a competing company, trying to do the same thing. You can't work at DirecTV and Dish Network because they're competing for the same thing. So, you have to recognize that one company will be jealous for your time, your effort, your work, your energy because the other group is doing the same thing. So you have to recognize that God is jealous. And if you're a newbie to the Bible you may go, "oh no, that's not true." One of the questions on the worksheets is going to take you to the Book of James which is going to try to show you there's both a sinful jealousy that is completely inappropriate and then there's a biblical, godly, holy jealousy that is fully appropriate. You know that because in some cases you can look at a person who if they're not exercising jealousy, say, in a marriage relationship when there's someone hitting on their spouse, you're going to say, something's wrong with you. Why? Because she's your wife. And if you're not jealous with what you're seeing over there, a little flirt fest that's going on, well, then you have a problem because she is your wife. And so it is with God. I've created you.

The only way for you have meaning and purpose in life, what life is all about, is you and me being connected. And so God says, to make it all the way back to the first words ever written down from God in the Ten Commandments, "No other gods before me." You're not going to make any idols for yourself "for I am a jealous God."

This is my relationship. This is your life. This is what life is consisting of, me and you. Now don't go out there and try and let anything get between us.

There are a lot of things in your life that won't vie for that, but when it comes to money it will exercise as a great power. "Don't use the word jealousy for money. I mean, it's an inanimate object. It doesn't have jealousy." Well, I understand that, but go back to my intervention episode.

Here is a family pleading with an addict saying, "please, please, choose us."

And they almost personify the bottle or the drugs saying, "I understand how powerful this is in your



life but choose us. It's exercising control of you. It is your master, you're its slave. It's in charge of you, it calls the shots. You're an addict." How does a drug, how does a bottle, how does a chemical become a master of a life? Well, same way money does. It exercises great control over us once it gets its hooks in our passions. Now follow me on this. To take the analogy of marriage and relationship and jealousy and apply it to money, the Bible says when you start setting your sights on money, if your goal is to increase your net worth and your goal is to retire with a certain comfortable level of convenience and luxury and all the rest and you start saying, that's what I'm working for, that's it. But I'm also working for Christ. But when you set your sights on that you will continually want more. You will always want more. To put it in terms of Proverbs, I'll quote Proverbs 23 verses 4 and 5 for you, it says don't do that. Do not set your sights, "Do not toil," that's the word, "to acquire wealth." Stop sweating and working to get all that stuff in your life. "Be discerning enough to desist." Why? Because if your goal is to be a rich person, if that's your goal, the next verse says, as soon as you set your sights on it, you put your eyes on it, it's gone. "Suddenly it sprouts wings, and flies away like an eagle toward the sky."

Now, I know that's poetic language but it's like seeing a \$100 bill on the ground and then there's a thread on it and here's this guy saying, "come and get it" and you're chasing it, that's how it works. When the thing that you're aiming at seems elusive, you'll keep chasing it and as Solomon said, once you fall in love with this objective in your life, when you love money, you will never have enough.

You'll never be satisfied with it. It will assume dominance in your life. The passions of your life will be directed by this thing. Therefore, do not make this your objective, do not make this your goal. I want to compare it to jealousy in relationships because earlier in the book of Proverbs it says this about the adulteress. It says, listen, with much seductive speech the adulteress persuades him with her smooth talk.

"She compels him," next verse, this proverb 7:22, "all at once, he follows her," he goes and follows her thinking I have to have that "like an ox to the slaughter." In other words, this is going to end poorly for you, this is not right, be faithful to your spouse.

But here comes the alluring seductress and the Bible says that seduction will lead you to increasing levels of "flirting is fun, and hanging out is fun," and then fun, fun, fun.

And finally we're finding ourselves violating our covenant with our spouse. The Bible says that there should be a sense of jealousy that you will assume on the part of both money and God, like you would assume on the part of your spouse.

Maybe dipping into the middle of this verse might help. You can't serve two masters, why? "For either he will hate the one and love the other or he will be devoted to the one and despise the other." Now think that one through. Don't let that just be read and you go, "oh yeah, I get it." Do you get it? Because here's the thing, if you're serving two masters you're never thinking, "I'm hating this one and I'm loving this one." You're thinking, "I'm loving this one and I'm loving this one. I can do it. I'm serving them both."

If you're serving them both and you want to love them both or in this case it says you'll be devoted to the one and you'll despise the other. Well, your perspective is, I'm devoted to this one and I'm devoted to that one.



Where do these words "hate" and "despise" come from? Not from you chasing these two objectives. They come from the master. In other words, it's not that you don't try to love and be devoted to both your wife and the mistress, the adulteress. You're chasing them both. Where does the despising and hating come from? Well, when the other one finds out that you're trying to love both. Then they feel despised and hated.

I've done enough counseling to know it's not just the wife that will feel despised and hated, it's even the mistress at times when you're spending too much time with the wife because here's this competition for this relationship and you have them saying, "you hate me, you despise me, why don't I get more time, why don't I get that attention, why can't I be there on that holiday." And there's all of this despising and hating from the person that's not being exclusively loved. So the passage says, listen, here's the problem, it's not with you choosing to serve two masters, not with you loving two objectives, it's not with you being devoted to two goals, it's the goal, it's the master, it's the objective saying, "you're cheating on me." And see, this is where the Bible helps us to understand the nature of God. God says, "find in me, please, everything that you should find in me, which is meaning and purpose in life, you were made for me." As Augustine said, that is your hole-shaped vacuum in your life. It's not going to be filled with sex, it's not going to be filled with money, it's not going to be filled with climbing the corporate ladder. It's filled with me. I created you for me. And here are all these other things... Oh no, me, me, me. It'll make you happy if you just had a bigger house, make you happy if you had a summer cottage, it would make you happy if you retired rich, be happier if you just had more money and security, you'd sleep well if you just knew you had a lot of money in the bank. God says you'd sleep well if you just knew me, if you had fellowship with me, if you just find that I am the one to provide those things for you and the things I'm talking about is not money in the bank, it's the things you think money in the bank will accomplish.

God is a jealous God and when he sees us trying to cram the stuff of life into our hearts to fulfill us, he calls us this in James 4:4, if you think it's just an Old Testament statement, "You adulterous people! Don't you know friendship with the world is hostility toward God?" You've got to get the context of this because the context is they're praying for things and God's not giving them these things and so you're getting mad at me because I'm not giving you things.

The reason I don't give you the things you are praying for and asking for is all you want is the goodies of life to make your life more comfortable, convenient and to fill your life with luxury and you're asking for things so that you might spend them on your pleasures.

He calls that "friendship with the world." You think the world's stuff is going to do it for you. You think your life will consist in the abundance of your possessions and he says it won't.

And he says you're an adulteress. You're cheating on me. You're pursuing these things. Don't you know friendship with the world, didn't you notice he says, being ardently, passionately, devotedly in love with the world? It doesn't say that. Friendship with the world is hostility toward God.

The next verse, just to tie the Old Testament with the New Testament, he doesn't quote a verse, he says, does not scripture say, it doesn't speak to no purpose when it says this, it doesn't say it in a verse, it's not a quotation from a passage in the Bible, it's the summary of the whole Testament, and it says, "He jealously yearns over the spirit that he's made to dwell in us." He wants us. God wants



us not because he's some despotic king that wants to dictate orders to you. He knows that what he's made you for is fellowship with him. And he says ultimately if you'd find that then we'd be OK. Now, if you're going to go cheat with me on money, you just got to know I won't have that. Understand the two jealous masters, money won't have it. It will continue to take you down a path away from God. God won't have it. He will not have you devoted to money. You can't serve God and money. Because the other one will feel despised and hated as you continue to pursue that as the priority in your life.

Let's think through that middle phrase though for a minute. Hate the one, love the other. Devoted to one, despise the other.

Now, we understood where my perspective is, I'm loving both and I'm devoted to both. But the perspective from their end is hating and despising. Just to make an inanimate object like money personified, it feels cheated on when you're spending more time and more effort and more energy on advancing God and his kingdom and seeking his righteousness and God certainly feels it, personally, because he's the ultimate person in the universe, feeling that he's being cheated on when you make this your objective in life and you pursue those things. As he says in the Sermon on the Mount, it's like Gentiles chasing and running after all those things and he says, I don't like that. But let's think about the reality of what we're talking about. And that is there seems to be two different agendas here. The problem with reading this passage too quickly and it's good that we're spending our whole time, short as it is, on this text because we need to say to ourselves, now let's just think about and identify those competing agendas. What are they? So let's jot that down, number two. Identify the conflicting agendas. What's the agenda of God that might conflict with the agenda of money? Well they do conflict because they're both trying to accomplish the same thing. Life will consist in me, you will have real life, you'll have life indeed if you just have me. Is it money or God? Well, if I'm pursuing money and God, ultimately I going to see these are going to conflict in very practical ways. In every case? Not every decision, but a lot of decisions.

For instance in the next two weeks, let's just think two weeks out, 14 days, you're going make a bunch of decisions in the next 14 days. Am I right? Unless you live in a hole and do nothing all week, you'll make some decisions. Those decisions you're going to make, by the criteria that you choose, that is ultimately your priorities and perspective in life as to how you want to live your life, how you choose to live your life. Now, you can, like a real Christian say, I'm going to live my life for the glory of God, I'm going to live my life to seek him and his righteousness and his kingdom and his agenda, his priority. So you might look at the details of that and say, OK, in this decision is it a righteous decision? And money is going to go, will it get you more money?

Is it an excellent decision? Will it put more money in your bank account?

Is it a compassionate decision? Yeah, but what you're going to do to your bottom line?

Is it a decision of integrity? Yeah, but how much money will be at the end of it?

Is it a decision that really puts the kingdom priorities first? Yeah, but how much money will it make you?

Is this a decision that will ultimately bring the kind of respect and dignity to the person I'm dealing with or myself even? I don't know, but how much money will result?



Money is going to constantly try to basically do its same basic thing. How is this going to do for you financially? And God's going to say, how about righteousness, how about compassion, how about the kingdom, how about honoring people, how about demonstrating integrity, how about things having eternal value, how about the gospel? All these things trickle through our minds as Christians thinking, what will my decisions in the next two weeks do as it relates to kingdom agenda items?

And money is going to just keep harping on the same thing. What kind of money is it going to get me? How is it going to help me financially?

And those will eventually come into conflict and you've got to either pay attention to one side of the column or the other side of the column. You're either going to say, yes, I'm focusing on making this decision according to God's priority or you're going to say, well, no, ultimately I am kind of basically worried about the bottom line.

I going to make this decision based on whether it has financial sense. Because eventually you are going to say, I can't have both. In every decision you can't have both. If you make them according to God, I can tell you the end result is good. The ultimate agenda of God is to provide you meaning and purpose and fulfillment. Now they seem to use a better word: real pleasure. I mean, I'm quoting a verse now.

I think in the scriptures it says, in Psalm 16:11, in you, in this relationship, "in your presence there is fullness of joy and at your right hand there are pleasures forevermore." So what God is saying is not only will it be fulfilling and meaningful it will be wholly satisfactory, it will bring you joy and it will ultimately bring you pleasure. Now money is promising the same thing but I can tell you this, just like the intervention scene, I'm thinking, "Can't you see how these drugs are destroying your life?" Well, they can't see it. The family can see it. We're watching it with great interest because we can see it as the audience but they can't see it. And all I can tell you is this, money does not love you. And in the end, it will not do for you what it's promising. And in the end, really, if you amass as much as you really think you need or want to make your life all that you want it to be, you'll eventually say with Solomon and every other Christian and non-Christian who's honest in saying, I've amassed a ton of money but in the end, as some of the richest people in America have said, it doesn't work. Solomon said in Ecclesiastes 2, I said I didn't deprive my mind from anything that I wanted. I gave myself everything. If there was a purchase that would make me happy, I made it. And in the end, vanity chasing after the wind. I'd trade all my money for one true friend.

I mean these are statements from billionaires. When it comes down to it you've got to believe at some point the truth of the testimony of people who have tried to imbibe on these things. Now, all the drug addicts, they don't get it because they're constantly shooting up on this lie that these drugs will make them happy.

Now, we have a lot of us sitting here today that would never touch any drugs but we're still chasing the dream. And in Orange County, in Southern California, in the 21st century America, it's easy for us to see the glitz and glamour of all that like the seductress adulteress. And we think, "well, that would be good, I'll enjoy that, that would be fulfilling." And in the end, you're like an ox to the slaughter, the Bible say. The ultimate agenda of money really cannot deliver. God though, I guarantee you, will deliver and even in this life you'll have a foretaste of it.



To quote another Psalm, Psalm 84:10, here's someone pursuing God to the core of his being says, "For a day in your courts is better than a thousand days elsewhere. I would rather be a doorkeeper in the house of my God than to dwell in the tents," I don't care how palatial they are, I don't care how gilded they are, "rather than dwell in the tents of the wicked." I just want to be investing in my relationship with God.

Identify the conflicting agendas and I wish I had more time to explore that but I know what you're sitting there saying, "That's ridiculous. Guess I'm just going to bring my sleeping bag to the church and just hang out there because it's supposed to bring me joy and I just thought... I guess I'll be an usher or a doorkeeper and I'll just quit my job. Is that what you want? This is ridiculous, Pastor Mike."

It's not ridiculous. What this passage is saying is, as it tells us at the very end, you cannot serve both God and money. It's basically having you make a choice based on the polarized ultimatum.

You can pick one but you cannot pick both. Both money and God are going to be very exclusive and jealous about your time, your effort, your relationships. So you have to say, I'm going to choose my loyalty. Matter of fact, I just worded it that way. Number three, three simple words: Choose your loyalty. Today, it would be great if you could somehow identify in the core of your life, your heart, your mind, your spirit to say, what is going to be my core loyalty?

Am I going to say, I want to please God or am I going to say I really want to have all these things and I'm going to set these up as my intention, my goals? If you say, well, that's unrealistic because I guess that means I'll be, you know, just quitting my job and traveling around just talking about Jesus or whatever. Listen, the Bible says whatever you do, I'm quoting Colossians 3 now, do it heartily. Colossians 3:23.

"Whatever you do, work heartily, As for the Lord and not for men, knowing it is from the Lord that you'll receive the inheritance as your reward," and that's better than a paycheck.

And then he ends it with this, "You are serving the Lord Christ." So, we choose to serve the Lord. Does that mean that we've become a lousy employee? No. Matter of fact, you'll be a better employee.

Your boss may not understand every decision you make because when you're making decisions you're thinking about integrity, you're thinking about righteousness, you're thinking about doing things excellently. Some decisions you'll make, you'll pass on money and a raise and a transfer and you'll say, well, "I don't want to do that" and your boss is going to say, "I don't understand, you're such a good employee. You're faithful, you're hardworking, you persevere, you do things the way you're supposed to do them, you're here on time, you don't leave early, don't cut corners. What's the deal? Why don't you want this promotion? Why won't you take that thing? Why won't you just compromise a little so we can have this bigger client and you can get a bigger bonus?" And eventually you're going to say, "No, because you don't understand my goal here. I do want to serve you" as the prior verse says, "I want to serve my master, I want to do it with sincerity, not as someone just looking or waiting for the boss to look at me, but I recognize this, I'm doing it out of the fear of the Lord." That's how verse goes, I just I paraphrase it, "bond servants obey your masters in everything, not as a way of eye service or people pleasing, but with sincerity of heart, fearing the



Lord."

Then the verse I just quoted. "Whatever you do," and all of you have a job to do this week, "do it heartily unto the Lord." Work for him. And then you know what, you're probably the best worker in your in your office. Until, of course, there's a crossroads when money is on the table and it's going to compromise righteousness and integrity or compassion and then you're going to say, "Nope, can't do that." And in those cases, sometimes your boss won't like that. In most cases, hopefully, if you have an integrous company that you work for, they're going to say, "Well, OK, I got that. As matter of fact, I can probably trust that guy." As a matter of fact, I can say this, I'll bet you'll make more money in your life if you choose to serve the Lord instead of money.

You look in the Bible, a lot of these men were not only blessed because God liked them and he gave me a lot of stuff but they were blessed because they did things right. Why did Joseph rise in the ranks, to go back to our Daily Bible Reading this week? Because he was a man of integrity. He could be trusted. I mean the head of the jail said, "I don't have to think of anything. When this guy is in charge, he just does it."

Why? Because he was serving the Lord. See, if you serve the Lord, it's not that you're going to sit here, bring a sleeping bag to the lobby of the church and quit your job and be a lousy employee. Matter of fact, your work ethic will probably go through the roof. You will work hard, you'll create for the Lord, you'll think for the Lord, you'll persevere for the Lord, you will be patient for the Lord, you'll serve the Lord heartily.

And that will be tempting, by the way, when your income does go up because you have this decision, wow, this was really kind of cool. Maybe I'll shift a little of that focus and try and go to the next level and let's buy a few more hotels on Park Place. Well, be careful with that. I understand that you can be very rich Christian.

And again, I've said this repeatedly, I hope I've said it enough in this series, the problem is not your wealth or the amount of your wealth, it's about your relationship to the wealth and the Bible says be careful because wealth can become your master. It can control you.

So make a decision to serve the Lord. Because whatever is serving in us, I hate to go back to that old phrase if it's worn out for you, but the throne of your heart, whatever really is the thing that is the default criteria of your decision making, is going to direct your thoughts, it's going to fuel your imagination, it is going to set your goals, it's going to influence your decisions. And again, don't make a caricature out of this, like it's, "I don't have a pile of cash in my imagination." It's not the cash, it's the clothes, it's the lifestyle, it's the vacations, it's the stuff, it's the stuff that money buys, sometimes it is the prestige that the money buys. So choose your loyalty. I hate to say it so dispassionately but I get that from the Bible because sometimes the Bible says, listen, just make a decision. When Joshua stood there on the banks of the promised land and he says, "OK, guys, we're going to the promised land now, if it's evil for you to serve the Lord, then fine, go serve the gods of your forefathers. But make a decision. Make a decision. Who are you going to serve? Stop playing games. And then you know how that ends, Joshua says, "Whatever you do, as for me and my house, we're going to serve the Lord." He says to the church of Laodicea, listen, are you in or are you out, are you hot or are you cold? What I can't stand is you sitting there thinking you can serve two masters. You can't have a foot in and a foot out. You got to be all in.



Now some of you sit here and you think, "Well, I think I'm all in. I'm not serving money" and you're just like those people on that show I watched this week. "It's OK, I can manage both." You need to make a full-fledged commitment to say, I'm in to serve the Lord. Seeking first the Kingdom of God and his righteousness and then the other stuff, can be a lot, can be a little, it doesn't matter, I'm seeking the kingdom. Identify the conflicting agendas and choose your loyalty.

That's the essence of this passage, it's very simple. But so many people don't get it. Like a very famous man, if I said his name you would know it. He claimed Christ and he tried to serve God and money.

He seemed to be getting along pretty well at it by the way. He seemed to be advancing in his reputation as a Christian and advancing in his business life. He became very well known. Most of his decisions were viewed by his peers and everyone else who saw him as very godly and very financially savvy and prudent. So convincing was this man at his job that he rose through the ranks in a Christian organization and became the CFO of this Christian organization. A very famous man in a very important position of financial trust.

He served in that position for a handful of years. But after fooling his colleagues and himself, I suppose, a set of competing demands that could not be hidden any longer surfaced in his life where he had to make a decision.

Now, he had been making decisions and when there was a conflict he tried to make sure no one else saw that conflict. And when he chose to serve money he was usually out of the view of people, but at one point he finally was stuck to where he had to make a decision between his loyalty to Christ and his loyalty to his own personal financial advancement. Now what's funny is the decision that he made that outed him, that made him someone not just famous but notorious, was for not all that big amount of money.

I mean \$9,000, \$10,000 maybe. And that one decision over \$10,000 took his reputation from being someone everyone respected to someone that was exposed as a fraud.

Maybe I should put that in the monetary terms of the day. It was back in his day thirty pieces of silver, \$9,000.

The trusted man among the disciples who kept the money purse. Who only after he was exposed did John, the gospel writer, look back and say, yeah, we should have seen the signs there. He was pilfering. He was in it for himself. He was about the money. He wanted to sit at the right hand of the king because he wanted the wealth that went with it.

He tried to have these competing desires. And the thing that dawned on me this week as I studied this text that sent a chill up my spine was that this chapter started in verse 1 when he said this to his disciples.

These six words in Greek translate, at least neatly in this passage, to six words in English. Judas was there. His brown eyes, I can safely assume, were looking right at Jesus when he said, "You cannot serve God and money." And Judas, like an addict, said, "Yeah, I think I can." You see him as a fraud.



I'm telling you I think during that period of time he must have been fooling himself. "I can do this." At some point God is going to "out" you and you can't. At some point your loyalty is going to have to be chosen.

You're either going to have to say, I seek the kingdom first. It is about God. Money? It's an after thought, it doesn't matter. I'm going to serve God and be the best employee, the best person I can be, and I'm not going to care and keep an eye on the income. I'll let God take care of that.

I'll be prudent and I'll save, that's fine. But if I have to be in a smaller house, drive a simpler car, what does it matter?

Be the best employee I can be, the best husband I can, be the best father I can be.

Because you've chosen your loyalty. It's chilling to think that Christ is speaking these words in Luke 16 and Judas was there. His core problem was in his heart, that secret place that no one can see, just like you have one in your heart.

He tried in his own mind to think that these two bosses would sit in the same seat enthroned in his heart.

But neither would have it. And one is going to win. You cannot serve God and money.

Judas was not prevented by this phrase from trying. And maybe you won't be either because of this sermon but I would hope that maybe some of you would. I'm going to stop trying. I'm going to care less. My non-Christian counterpart is very concerned about his financial situation. I'm concerned about my kingdom situation. I want to be who God has asked me to be. That doesn't mean that you then become a terrible employee or a terrible worker or irresponsible person. It just means that you're letting Christ call the shots for how you make decisions. Don't try to juggle both of these masters. Neither will have it. Choose your loyalty today and let me, as Joshua would say, encourage you to choose God. That's the right choice. And if you say I'm not going to, well, just know I, suppose, I can say with Joshua, "As for me and my house, we're going to serve the Lord." I know there are many people in this room that are with me on that. Let's do that, irregardless of what it means for us financially. Serve God.

Let's pray.

God, help us on a day when we had a chance to hear testimonies about conversion, to know that that conversion is really tested every day in a world that's filled with alluring and enticing opportunities to chase a better economic situation. Of course, God, you're not into us being masochistic, being ridiculous in terms of our asceticism, being the kinds of people that say, "Well, you know, if I got two situations here, one is financially better versus the other. It may be that there's no competing factor in your kingdom. We'll make a decision, of course, we'll buy the cheaper thing. This one's on sale, that one's not. Great that makes perfect sense. But God when it comes down to what's driving in our hearts in the secret place that no one can see as we lie in our bed at night in the darkness of our bedroom, what is going on in our hearts? What do we really live for, what are the decisions that we make, what are we caring about? Are these decisions that we make, every financial expenditure, really something that falls neatly and in line under my commitment to the Lordship of Christ. I serve him, I live for him. Because as we learned last time we were together, everything in this world



that has been given to us will be taken away. It's just a temporary entrustment to us. So for us, we're not really concerned about those things.

They can come, they can go, like the Apostle Paul, we know what it's like to live with a lot and, you know what, we know what it's like, some of us, to live with a little, and some, we may not know what that's like in experience, but one day we will and it won't matter because we've learned the secret of contentment. It's all about Christ. "For me to live is Christ" as he started that book "but to die is gain." We live for Christ. We know that our inheritance is in the future. As it says in Colossians 3, we understand that we don't work for our boss, ultimately we work for our bosses' boss, the King of Kings. And because of that, we look to him to please him which often will supersede the standards of our earthly bosses. And in some cases it will baffle them, in some cases it will disappoint them. In some cases, I'm glad to say rarely, that it'll even cost us our relationship with our boss. But let us God, nevertheless, be willing to sacrifice whatever we may have to, to live for you and to serve you and to keep your kingdom first.

So God I pray that you would help us today to do business with you. It's a very practical matter because all of us will have to deal with these issues of finances, much like everyone has to live in a world half-full of the opposite sex, we understand no matter what we have to interact with throughout the week, we have to be faithful to what comes first. So help us to be faithful, God, in a world full of money and material wealth, to be fixated and focused on our devotion to you.

In Jesus name, Amen.