**10th Sunday in Pentecost – Year B – August 5, 2012 – Faith Lutheran, Radcliff, KY**

**Based on Luke 16:10-15 written by Pastor Paul Horn**

**“Which master do you serve – God or Money?”**

Have you ever heard folks give this excuse for not coming to church, “All the church ever talks about is money.” It depends on how the church talks about money, right? Does God talk about money? Here are some fun facts from the Bible… Out of the 38 parables Jesus told 16 had to do with money and possessions.

In the Gospels (those are the books of Matthew, Mark, Luke and John) 1 out of 10 verses deals directly with the subject of money. The Bible offers about 500 verses about prayer, 500 about faith, and 2,000 about money. Jesus talks about money today in our lesson from Luke 16. There he tells us, “You cannot serve both God and Money.” Which one do you serve?

1. ***We serve money because of our sinful nature – by making God less valuable and money and possessions more valuable***

When we talk about money we typically say, “This is my piggy bank, my checking/savings account, my investments.” The truth we must understand is this, the Bible tells us, “**The earth is the Lord’s and everything in it**.” (Ps 24:1) It’s not really my money, is it? It’s God’s money. He gives me money through inheritance, through skills and abilities with which I am able to work and earn money. Since this is God’s money, he wants us to manage it. In the Bible God tells us how he wants us to use his money. He wants us to first give the best and first portion of money to use for his kingdom work. He gives us this opportunity through our offerings. The congregation uses that money to support the sharing of the good news of Jesus. Secondly, God wants us to use money to provide for our family – food, clothing, and shelter. God also wants us to help the needy and the poor as we are able. Finally, God wants us to use money to pay taxes if we owe taxes. Because God blesses us through the taxes we pay.

So why does Jesus warn us, “**You cannot serve both God and money**?” Is money a problem? St. Paul once wrote, “**The love of money is a root of all kinds of evil**.” It’s not that money is a problem. It’s my heart that’s the problem. My sinful heart naturally loves money. And love of money leads to love of material possessions, stuff. Doesn’t matter which tax bracket you’re in. All people are prone to have a love affair with money and possessions, and with the stuff we don’t even have.

For example: I was driving down the freeway from Cincinnati to Louisville this week and saw a nice 4x4 pickup, Harley Davidson limited edition, pulling a 20ft. boat with inboard motor, and behind it pulling another trailer carrying four jet skis, with a personalized license plate that read CRUZIN. It was easy to think, “Now there’s a man who is in love with his possessions.” But what I often forget is that even I as a Christian am predisposed to this problem.

All I have to do is look at how and where I spend the money God gives me or… how I don’t spend it... Look at your budget. Have you managed money the way God directs you in his Word? God tells me to be generous to him with my offerings as a way to say thank you for giving me the gift of his Son Jesus. He tells me to that this offering is the first line item on my budget form. And I might say to myself, “Does that come before I take out my taxes or after? Because if my offerings are before taxes then I won’t have enough money for my mortgage and car payments.” But if I’m constantly stressing about how I am going to pay my bills, constantly stressed about income and expenses, hasn’t money become my master? Who is running my life? Whom am I serving? God or money? I rationalize all this in my mind and say, “If I give to God first, then I won’t have enough to go out to eat every week. Then I won’t have enough to buy the new DVD and video game that comes out this month. Then I won’t have enough to upgrade my laptop to a tablet. But if I give to God last, then I know I’ll have enough to do with it what I want to.”

Fiery love affair with money possessions only stoked by our culture. They sing about it on the radio, “I wanna’ be a billionaire so really bad. Buy all of the things I’ve never had. I wanna be on the cover of Forbes magazine, smiling next to Oprah and the Queen.” And there’s been an advertisement on the radio by a car dealer who says, “I believe everyone deserves a newer nicer car.” And these are the lies that my sinful nature clings to, “Yes! It would be better to be a billionaire! Yes, I do deserve a nicer, newer car!’

Didn’t Jesus say, “**What is highly valued among men is detestable in God’s sight”?** Isn’t that what the world looks at as valuable, that you have the nice car, the nice home, and have it nicely furnished? My daughters had a friend over and they were going to watch a movie and the little girl asked me, “Why is your TV so small? Do you another one?” I said, “Yes, but it’s even smaller than this one.” And I got to thinking, maybe I need a bigger TV. I’ve had people say, “Pastor, you don’t have a Smart Phone yet? You need to get one!” and I’m thinking, “Maybe I do!” But if I have all of these things, what have I gained? A master that enslaves me, a master in whom I cannot trust, a master who can cause me lose my one true treasure.

In Apostle Paul’s letter to Pastor Timothy, he wrote, “**People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs**.” (1Tim 6.9-10) When we choose to serve money, when we allow money to become our master, then we become spiritually poor, we become bankrupt. And neither the President nor congress can bail us out of this spiritual crisis.

1. ***We serve God because Christ has made us rich***

The Radcliff city officials have a reason to smile. When they reviewed the 2011-12 budget cycle the city was able to roll over a $400,000 surplus into their reserve account which now has $4.6million. Oh, that someone would do that to my account! But they have already! And on a much grander scale! In our Second Lesson this morning we heard, “**You know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty, might become rich**.” (2Cor 8:9)

The King of kings left the riches and comforts of heaven, took on human flesh, and lived on earth – but not as a king. He did not ride in a chariot with chrome rims pulled by horses with bedazzled bridles. He did not have servants to wait on him hand and foot, but lived as a servant to serve sinful mankind. He lived a life of poverty and never complained. He was always perfectly content. He became poor… gave up his right to use all of his divine powers, and allowed sinful man to nail him to a cross, to die a criminal’s death, our death, for our sins of greed. In his tomb were buried our sins of greed and poor money management. He became poor so you might become rich… and you are!

Look at your King’s generosity, how rich he has made you! He credits the following treasures to your spiritual bank account:

1) His perfect life – your Father sees Christ’s perfect life of contentment in in your bank account

1. His atonement on the cross – Father sees Christ’s blood, payment needed to pay back the Father for your sins and mine, in your bank account
2. The resurrection of the dead – the Father sees your dead lifeless body coming up out of its grave on the Last Day because Christ’s resurrection is in your bank account.
3. Heaven – where moth and rust do not destroy possessions, where thieves do not break in and steal your stuff, the Father sees in your bank account the eternal riches of heaven

What’s more is that the everlasting Father is your Creator, which means he is your Provider and Protector. He promises to give you everything you need, not necessarily what you want, but everything you need. Yes, you know the grace of our Lord Jesus Christ. He has freely given you all this because Christ loves you and wants to make you rich spiritually.

1. ***When we see the true riches we possess, Christ is in our possession, then we allow God to be our master, we listen to how he wants us to use his money***

When we see how rich our King has been to us, then we begin to see that our most treasured possession is not money, but Christ. Then we begin to let God be our Master. Then we ignore the desires of our sinful heart and begin to listen to how God wants us to use his money. He provides many financial resources that can assist us to manage God’s money. You could attend Dave Ramsey’s “Financial Peace University” to help get out of debt. You could purchase the book from Barnes and Noble entitled “Personal Finance for Dummies.” In the past our congregation has offered a class entitled “Faith Focused Finances.” The bottom line is this: when we listen to our God and allow the authority of his Scripture to lead us and guide us as we manage his money, then we are the masters of money. No longer does our sinful heart tell money what to do, we let God direct us to tell money where to go and what to do.

Then we see money as a blessing. God blesses us with money to further his kingdom work. Through your offerings we were able to hire a quality architect and fantastic general contractor, to design and build a beautiful temple for the Lord, where we can proclaim to more people the message of Christ’s richness. Your offerings provide resources for our Sunday school teachers to point our little disciples to the riches of Christ’s empty tomb. Your offerings support other congregations around the world so that they can tell the good news of Jesus our priceless treasure.

When we see the richness we have in Christ, money will not be our master. God is. And to that end we pray to the Holy Spirit to make us faithful stewards. We pray that the Holy Spirit would keep us focused on our true priceless treasure, Jesus Christ. Amen.