**God or Money**

Luke 16:13-18

Key Verse 13

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

**Introduction**

Many books and webinars offer advice about how to invest our money. Everyone wants to know the best way to invest their money to get the most lucrative return. However none of them knows what the future holds, so investments are always risky. But there is one place we can look and know with certainty what the future holds. It is in the promises of God’s Words. And there is one person who has given us the best investment advice. He is Jesus. Money is also not a possession, but it is a trust. God entrusts property to people and expects it to be used wisely for His glory and for the welfare of His children, not for one’s personal glory or for glamour in this transient world. That is why Jesus concluded in the previous passage (Luke 16:10-12), “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. **11** So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? **12** And if you have not been trustworthy with someone else’s property, who will give you property of your own?” So money is about faithfulness. Money points beyond itself, to true riches which wait for us in the life to come. There are true riches that will belong to us, if we learn faithfulness here and now. Knowing this, we better be faithful to God rather than money. We better be faithful in keeping our hearts rather than just focusing on our outward appearances. We better be faithful to the Kingdom of God and a mission-oriented life to the end. The moment we begin to think of money or something else more than God, we are in danger of drifting away from God’s original purpose for us. The Pharisees did not believe Jesus and His Words. They chose to love money instead, for they thought that money talks. Jesus did not give up on them. Rather He taught them to serve only God with all their hearts. Praise Jesus, our Good Shepherd and Wonderful Counselor!

1. Read verses 13-14. Why can’t we serve two masters? (13) Why must we serve God only? What spiritual problem did the Pharisees have? (14)

1-1. Read verses 13-14.

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” **14** The Pharisees, who loved money, heard all this and were sneering at Jesus.

1-2. Why can’t we serve two masters? (13)

***“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”***



* Jesus states this in the most emphatic terms: it is 100% impossible to serve both God and Money.
* So serving two masters is a simple impossibility.
* So if you think that you are successfully serving two masters, you are deceived.
* One can have both money and God; but one cannot serve both money and God.
* Jesus wants us to know that we are limited in our ability to serve. We can serve only one master.
* We must decide who to serve, and we must make a right decision. Everything hinges on this critical decision.
* If we love and serve God, we will despise money, treating it as a servant. But if we love and serve money, we will despise God in our hearts.
* We will become virtual idol worshipers and our souls will gradually be separated from God.
* However, when we love and please God, we will do our best to be good stewards of his world for his glory and pleasure.
* Then, God pours out the riches of heaven upon us. He answers our prayers and uses his power on our behalf.

1-3. Why must we serve God only?

* It is because we only have one heart. God demands our whole heart. Money demands our whole heart, too.

Deuteronomy 6:5 reads,

“Love the Lord your God with all your heart and with all your soul and with all your strength.”

* When your whole heart is given to God, none is left over for the love of money.
* If a man tries to love both, he will find his heart drifting away, until he finds that he hates (value less) one and loves (value more) the other.
* He or she adores the one and despises the other.
* To put it in terms of servants, no servant can serve two masters. What would you do when one master tells you to go to the right and the other one tells you to go to the left?
* Then you must choose between them – you cannot serve them both. The more in conflict or opposition these masters are, the more often they will give you opposing orders.
* God created the universe with a clear spiritual order: God, Man, and Material.
* God also created eternity in men. One way or another we are supposed to worship someone or something.
* Unless we serve God, we end up serving man or material.
* This study essentially boils down to this one question: Who is our master? God or Money? We must decide.
* And this decision is not merely a matter of intellectual assent. It must be followed up with action in our lives.
* We must use money for God’s purpose. One thing we should do is to give a tithe of our income to God to be used to spread the gospel to all nations.
* When we do so, God blesses us more than we can imagine.

Malachi 3:10 says,

“‘Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’”

* We may find the love of money creeping into our hearts. When we were poor and hungry, we loved God purely and lived sacrificially.
* But how about now, after we have enjoyed God’s abundant blessings? Do we love God or money? Let’s love God and serve him only.

1-4. What spiritual problem did the Pharisees have? (14)

***The Pharisees, who loved money, heard all this and were sneering at Jesus.***

* To summarize the Pharisees’ problem in one word, their value system was of the world. They loved money, because the world values money highly.
* They might have thought that Jesus’ words were not practical. They might say, “Of course we can serve both God and money! He’s a fool.”
* Verse 14 tells us they thought this way because they loved money.
* They thought they were capable of loving God and money at the same time. They wanted to enjoy the best of both worlds.



* “Have my cake and eat it too.”
* The proverb literally means "you cannot both retain your cake and eat it".
* Once the cake is eaten, it is gone. It can be said that one cannot or should not have or want more than one deserves or can handle. In other words, one cannot or should not try to have two incompatible things.
* The proverb's meaning is similar to the phrases "you can't have it both ways" and "you can't have the best of both worlds." - From Wikipedia
* Work 5 days for money, and spend 1 day in church. Why not?
* The Pharisees could fool people, but not God.
* They would perish if they did not repent. Still, Jesus offered them hope.

2. Read verses 15. How did the Pharisees justify themselves? (15a) What do people usually value as opposed to what God values? (15b) In what aspect is what people value highly detestable in God’s sight?

2-1. Read verses 15.

He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.

2-2. How did the Pharisees justify themselves? (15a)

***You are the ones who justify yourselves in the eyes of others,***

* They looked for justification in the eyes of men, not in the eyes of God. Men see the outside, but God sees the inside.
* Therefore, the Pharisees made a show of righteousness before men, and didn’t think about the heart.

Luke 11:39-41 reads,

“Then the Lord said to him, “Now then, you Pharisees clean the outside of the cup and dish, but inside you are full of greed and wickedness. 40 You foolish people! Did not the one who made the outside make the inside also? 41 But now as for what is inside you—be generous to the poor, and everything will be clean for you.”

* They were like cups that were clean on the outside and dirty on the inside.

2-3. What do people usually value as opposed to what God values? (15b)

***“You are the ones who justify yourselves in the eyes of others, but God knows your hearts.***

* God judges our hearts with a different set of values.
* Men may honor someone because of their wealth or their public display of spirituality; but God sees who they really are in terms of their hearts.
* In Jesus’ day, there were a very small number of extremely rich people and a very large number of the very poor.
* The rich included the priests. Some of their opulent houses in Jerusalem have been discovered by archeologists.
* Any attack on the rich would include an attack on such men of honor as the priests.
* The Pharisees would equate possession of land or the wealth it brought with God’s blessings.
* But Jesus points out that God’s standards are not just subtly different from human ones, but are the exact opposite.

2-4. In what aspect is what people value highly detestable in God’s sight?

***What people value highly is detestable in God’s sight.***

* Like everything that men value so highly, none of it impresses God in the least. He despises it all.
* You can never serve them both. God and money may always give opposite orders, because the way of loving money is in conflict with the way of loving God. It is detestable in God’s sight.
* If the love of God is the greatest commandment, we are warned against the love of money.

1 Timothy 6:10 reads,

“For 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.”

* But how can I love God instead of money? It isn’t complicated.

Jesus already says in Luke 16:9,

“Use worldly wealth to gain friends for yourself, so that when it is gone, you will be welcomed into eternal dwellings.”

* Or you can continue to hoard your wealth, and use it to please yourself, wasting what is not yours to keep as though it were your own possession.
* We probably remember the rich man who had it all, and wanted eternal life too.

Jesus said to him in Luke 18:22,

“You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.”

* This man became very sad, because he was a man of great wealth. There comes a moment to decide.
* But we also know of many servants, like Moses, who chose to serve God and give up the treasures of the world.

Hebrew 11:250 reads,

“He chose to be mistreated along with the people of God rather than to enjoy the fleeting pleasures of sin. **26** He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward.”

* Even among our members in UBF, we see many who gave up a comfortable life to follow God’s call.
* Many gave up comfortable lives to come to America as missionaries, and to start again at the bottom of society.
* Many missionaries went to their mission field not for money but for God.
* It is well known that Middle East or African missionaries are full of Spirit due to the fact that their mission-oriented lives are truly blessed in the eyes of God.

3. Read verses 16-18. How are the messages, before and after John, different? (16) Why does the kingdom of God become the good news? What does it mean that “everyone is forcing his way into the kingdom”? Why is it still important to keep the Law? (17) What example did Jesus give about keeping the Law? (18)

3-1. Read verses 16-18.

**16** “The Law and the Prophets were proclaimed until John. Since that time, the good news of the kingdom of God is being preached, and everyone is forcing their way into it. **17** It is easier for heaven and earth to disappear than for the least stroke of a pen to drop out of the Law. **18** “Anyone who divorces his wife and marries another woman commits adultery, and the man who marries a divorced woman commits adultery.

3-2. How are the messages, before and after John, different? (16)

***“The Law and the Prophets were proclaimed until John. Since that time, the good news of the kingdom of God is being preached, and everyone is forcing their way into it.***

* The Old Testament ended with John the Baptist. Jesus has brought a new covenant. He brings the good news of the kingdom of God.
* They have messages from both the Old Testament and the New Testament.
* They saw with their own eyes that many were eager to repent and were forcefully entering the kingdom of God.
* The Pharisees loved money and rejected Jesus’ words of promise.
* They did not believe God’s promises, for they sounded abstract.

3-3. Why does the kingdom of God become good news?

* The kingdom of God becomes good news thanks to Jesus’ blood sacrifice on the cross.
* John the baptist and Jesus preached the same message, “Repent, for the kingdom of God is near.”
* But Jesus preached many revolutionary messages full of God’s love, mercy and faithfulness.
* Jesus declared that He is the Bread of Life, He is the Light of the world, and so on.
* Thanks to Jesus’ presence among us, we have a good news of great joy.

Luke 2:10 reads,

“But the angel said to them, "Do not be afraid. I bring you good news that will cause great joy for all the people.”

3-4. What does it mean that “everyone is forcing his way into the kingdom”?

* And everyone is forcing his way into it, even while the Pharisees sneered.
* We saw this in Luke 15:1-2.

“Now the tax collectors and ‘sinners’ were all gathering around to hear him. But the Pharisees and the teachers of the law muttered, ‘This man welcomes sinners and eats with them.’”

* Sinners were flocking to Jesus. There was no keeping them back.
* When they heard the message of good news, they wanted it.
* Here in verse 16, “everyone” means everyone. Sinners, Gentiles, everyone. The door is wide open and the light is always on.
* Yet the door is also very narrow and hard to fit through. So people must force their way into it.
* What does this mean? It is explained in Lk 13:24,

“Make every effort to enter through the narrow door, because many, I tell you, will try to enter and will not be able to.”

* No one gets into heaven by going with the flow.
* It requires every effort, or forcing your way in. God uses forceful men. These men value the kingdom of God enough to get in by any means.
* Let us value the things of God enough to pursue with effort and force. Even if it costs our wealth and everything we have.
* May the Lord richly bless our upcoming Spring Bible conference with this theme.

3-5. Why is it still important to keep the Law? (17)

***It is easier for heaven and earth to disappear than for the least stroke of a pen to drop out of the Law.***

* Here Jesus shows that the New covenant has not rescinded the moral force of the law.
* Rather, Jesus illustrates the absoluteness of the law.

3-6. What example did Jesus give about keeping the Law? (18)

* Through the example of that most ignored of laws, divorce, Jesus gave an example of the absolute law.
* In Moses day, people were given rules of divorce because their hearts were hard. (Mt 19:8)
* They were going to divorce anyway, so rules were needed.
* Today, people’s hearts are still hard. They still ignore Jesus’ teaching and do what they want. But the truth of these verses is clear.

**Conclusion**

Because He is the Creator God, Jesus knows that we were created in such a way that we simply cannot serve both God and money. What is our value system? Who do we serve? Who do we love? Who is our true Master? May the Lord help each of us to live a life consistent with God’s creation purpose and be a great source of blessing for many in and through Jesus Christ.

**One word: You cannot serve both God and money.**