

## Money Talks, Part I

Luke 16:1-15

Welcome to August at Southridge! Whether you're joining us in person this morning, or catching up online because you're getting away for some summer sun and fun, I hope you're all having a restful long weekend. You know, as someone who's spent my adult life planning church services, I'll tell you that August represents a particular challenge. Do we plan something fun and light (dare I say, miss-able), knowing that attendance will be low? Or do we shoot for the moon, hoping that, if we talk about something people really want to talk about, they might be more likely to stick around? Well, as we launch today into this year's August series, I come before you the bearer of bad news. Because this year, we've decided to spend August talking about something *nobody* wants to talk about. Not even *me*! Not in *August*. Not *ever*. Because this August, we're diving into a series called, Money Talks. Now, the expression *money talks* means that people with material wealth tend to have a louder voice in society and politics. But ironically, *money* in our culture is something we really *don't talk about*. Most of us were raised to believe that talking about money is *impolite*, if not *rude*. A 2023 survey found that *money talk* still remains highly taboo, revealing 63% of people don't talk about money at all, not even with family members, 75% keep money-talk off-limits with friends, and a whopping 46% of people surveyed don't even discuss finances with their partners or significant others. Notably, this same survey revealed that people are far *more* willing to discuss *other* potential powder-keg topics, like *religion, politics, sexuality, health problems* and even *death*. In other words (*to paraphrase an old Jerry Seinfeld joke*) the vast majority of us are more comfortable talking about the idea of our own death, than about how much the funeral is going to cost! So, what's going on here? Why is *money talk* so uncomfortable for us, so taboo?

Well, according to one psychology professor from the University of Houston, "*Discomfort with money talk stems from fear of judgement. For those with few resources, they fear being looked down upon. People may think they are lazy, stupid or a poor money manager. For those with lots of resources, they fear being exploited. People will not like them because of who they are, but for what they have.*" Brad Klontz, founder of the Financial Psychology Institute, agrees, saying, "*Either I'm worried you're not going to like me because I have too little, or you're going to judge me because I have more than you.*" It's like how everyone going slower than you is a *moron*, and everyone driving faster than you is an *idiot*. Whether we see ourselves as financial speedsters or snails, we don't want to talk about money, because we don't want to feel judged.

For some though, the issue has less to do with how we might be perceived by *others*, and more with how *money talk* makes us feel about *ourselves*. Stanley Teitelbaum, a financial therapist, suggests that, "*For many, self-worth unfortunately becomes equated with financial worth.*" Maybe no one ever talked to us about money growing up, and we assume everyone else knows more than we do, leading to feelings of envy, shame, and insecurity. People who appear more financially successful give us a sense of inadequacy, worried that our net worth reveals something about our true worth; that if we're worth *less*, maybe we're *worthless*.

Here at Southridge, I wonder if at times we've made the problem even worse. We've all heard stories of financial scandals in other churches, seen preachers selling miracle cures on TV, read online articles about pastors owning private jets, gold cars, and mega-mansions, or maybe some of us have even participated in churches where it seems like all they ever talk about is money. So at times, it's almost felt like we've developed an allergy to talking about money, not wanting to let finances get in the way of faith, or put up a barrier to someone finding Jesus.

Even if well-motivated, all this *not talking about money* in order to avoid discomfort has all kinds of negative consequences. According to a 2024 article by ABC Life Literacy Canada, “*When people don’t talk about money, they miss out on gaining insights that could help them improve their own financial situations.*” The more we *don’t* talk about money, the more insecure we feel about it, leading to further avoidance, which leaves us even more in the dark. But even *more* concerning is how *not* talking about money can lead to major side-effects in our mental, emotional, and even physical health. According to the Government of Canada website, money is the greatest source of stress for Canadians, more than work, health, or even relationships. Their research shows nearly half of Canadians lose sleep due to stress over rising costs, high levels of debt, the stress of living paycheque to paycheque, lack of long-term savings, and unexpected expenses. More than 50% of Canadians say financial stress negatively affects their performance at work. And those who struggle silently are reported to be *twice* as likely to experience poor health, *four* times as likely to have sleep issues, and experience strain in their relationships.

Speaking of relationships, as I said, many couples don’t talk about money at all. Sadly, by the time the conversation becomes unavoidable, it’s often too late. A recent study by Royal London found that nearly two thirds of adults argue with their partner about money, and nearly one-in-four believe their partner to be financially irresponsible. The first fight most couples have about money is typically on the first date, when one reaches for the cheque and they playfully argue over who should pay. Eventually, *play-fighting* leads to far more heated disagreements, fueled by shame, fear, and insecurity. A lifetime of *not talking about money* hasn’t equipped us to discuss financial issues *productively*, so it’s no surprise that money squabbles are one of the leading causes of divorce, as our marriage vows are re-written, as if to say, *‘til debt do us part.*

Ultimately, like anything, *not* talking about something only makes matters worse, and what we fear grows bigger and scarier in the dark. Think about the movie, JAWS, considered to be *more* terrifying because of how *little* you actually see the shark. It's what we *don't* see, what remains hidden under the surface, lurking in *shadows*, that preys upon our deepest fears.

By contrast, if you open the Bible, you find Jesus talking about money *a lot*. In fact, Jesus talked about money more than any other subject. More than *heaven* or *hell*; more than *sin* or *salvation*. His teachings range from *the dangers of pursuing of wealth, dealing with financial stress, stewardship, savings, hoarding, paying taxes, fighting over inheritances, extreme poverty, and the joy of generosity*. All told, about a third of Jesus' teaching relates to *money*, and half of his parables are either *about* money or *use* money to reveal something about God's nature. Now, I haven't personally counted, but it's said there are over 2,350 verses in the Bible about wealth and possessions. That's more than the number of verses about *prayer* or even *faith*.

Now, beyond throwing a few statistics at you, it's hard to convey just how pervasive this topic was in Jesus' teaching because there are simply too many verses to look at in this setting. *We'd be here forever!* So, by way of example, let's look at just *one* of Jesus' sermons – his most famous vision-casts for a life of faith, tackling everything from *faith* and *forgiveness* to *prayer* and *peacemaking* – what we call the *Sermon on the Mount*, in which nearly every third sentence refers to money. He opens with a shocking statement of blessings to the poor (5:3) (*a regular feature of his preaching*), describing the kind of person who can expect an earthly inheritance from God, then comparing our worship to giving a costly gift (5:23). Next, he explains how to handle lawsuits, saying, ***“Settle matters quickly with your adversary who is taking you to court. Do it while you are still together...”*** warning otherwise, ***“...you will not get out until you have***

***paid the last penny.” (5:25-26).*** It’s good advice, but Jesus pushes the matter, saying, ***“if anyone wants to sue you and take your shirt, hand over your coat as well.” (5:40),*** urging his followers to ***“go the extra mile” (5:41),*** basically, trading free labour for kingdom gain, adding that you should never own anything you’re not willing to share, saying, ***“Give to the one who asks you, and do not turn away from the one who wants to borrow from you.” (5:42).*** He then provides coaching on giving money away, something he assumes is a regular practice for each of us.

Here’s a portion of what he says: ***“When you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret.” (6:3)*** This is what spiritual formation experts call the practice of *secrecy*; it’s about paying attention to the motives behind our giving. Next, Jesus teaches what’s come to be called *The Lord’s Prayer*. (*Finally, a break from all this money talk, right? Nope.*) At the centre of this prayer is the line, ***“Give us this day our daily bread” (6:11)*** It’s actually a really dense phrase, containing lessons about contentment, trusting God to provide our material needs, and participating in wealth redistribution. The very next line, ***“Forgive us our debts, as we also have forgiven our debtors.” (6:12)*** is about sin, but Jesus’ intentional use of *banking* terminology here is a clear nod to the practice of financial debt forgiveness, commanded by God in the Old Testament. The back-half of chapter 6 centres on teachings about wealth and possessions. Jesus warns against the folly of stockpiling savings, which are vulnerable to theft and depreciation, challenging us instead to use wealth to invest in kingdom projects, adding ***“where your treasure is, there your heart will be also.” (6:21).*** In other words, what we do with our money drives our discipleship. Then Jesus gives us a puzzle about *healthy eyes*, which is actual a Jewish euphemism for financial generosity (6:22-23). It all builds toward Jesus cautioning us to not make *money* our *God*. (6:24) This section concludes

with 10 verses about how to not let financial pressures drives us to worry, promising that if we make *God's* priorities *our* priorities, our material needs (like *food* and *clothing*) will be met. I'll stop there; that's just the first two-thirds of the sermon. But even in this brief glimpse at only 2 of the 89 chapters we have exploring Jesus' teaching, when you step back and take it all in, you get the sense that, from Jesus' perspective, talking about money *really matters*. Like, a *lot*.

And it begs the question for us as followers of Jesus, why do we avoid talking about the thing Jesus talked about so much? Frankly, what does it say about our claim to *follow* Jesus, if we *never* talk about one of the things he talked about *most*? See, Jesus-following isn't primarily a list of beliefs, tips for a happy life, or a plan for what happens when we die; it's following Jesus' life and example, becoming his apprentices, students of his ways, formed by his teaching, and shaped by values, embracing a new reality, and learning what it means to be truly human. This requires intense discipleship, radical shifts in our thinking, and a whole-life re-orientation around the person and way of Jesus. It's denying *our* desires in order to see *his* will be done. It's toppling *our* personal empires to make room for *his* kingdom to come. And it means adopting *Jesus'* priorities as *our* priorities. That's what August is all about; taking steps to close the gap between *our* inclination to avoid *money talk* and *Jesus'* inclination to tackle it head-on, to have honest, meaningful conversation about this awkward subject that Jesus saw as being of utmost importance, one he didn't shy away from because he understood what we so often fail to; that our relationship to money has enormous potential for harm, if left unchecked and unaddressed.

That's why *not talking about money* isn't really an option for Jesus followers. God simply loves us too much to let money destroy us. What's more, God knows money can actually be *useful*. Let's look briefly at just one more example of Jesus's *money talks*, from Luke 16:1-15:

**“Jesus told his disciples: ‘There was a rich man whose manager was accused of wasting his possessions. So, he called him in and asked him, “What is this I hear about you? Give an account of your management, because you cannot be manager any longer.” The manager said to himself, “What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.” So he called in each one of his master’s debtors. He asked the first, “How much do you owe my master?” “Nine hundred gallons of olive oil,” he replied. The manager told him, “Take your bill, sit down quickly, and make it four hundred and fifty.” Then he asked the second, “And how much do you owe?” “A thousand bushels of wheat,” he replied. He told him, “Take your bill and make it eight hundred.” (Luke 16:1-7)**

So, this guy is about to lose his job as manager for squandering company assets, so he reaches out to everyone who owes his boss money in order to curry favour with them by cutting their debts in half. It’s pretty clever, and more than a little shady. But astonishingly, ***“The master commended the dishonest manager because he had acted shrewdly.” (16.8)*** This has to be one of Jesus’ strangest parables! But Jesus adds, ***“For the people of this world are more shrewd in dealing with their own kind than are the people of the light.”*** Jesus is saying that often people of faith are more naïve about worldly things, like how money really works. Still, it’s hard to get why Jesus would tell a story honouring such a seemingly underhanded person, until he explains: ***“I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” (Luke 16:9)***

While the manager’s conduct may be questionable, his instincts reveal something Jesus wants us to get: Money’s only real value is in how it can be used (even given away) in order to gain lasting relationships (our only real security in times of crisis), and not just any relationships, but those of an eternal quality. Jesus is saying, don’t just work for money; make your money work for you, using it to earn a kingdom profit of true eternal wealth; namely, relationships.

A few summers ago, my uncle was up north at a restaurant when he looked over and saw hockey legend Steve Yzerman and his family having dinner at the same place. Being a big fan,

he really wanted to meet him, but didn't want to bother his family. So instead, he called for the server and paid for their dinner. When they finished their meal, they were informed that it had already been paid for and, of course, had to go over and say thank-you. It's a pretty *shrewd* move. And all it took was a bit of money, to create a connection, an experience, and a story. Now, meeting your celebrity crush may not be the perfect example, but it is a great lesson in how to see the true value of money, by using it to make connections with people. I bet if we put some thought into it, we could probably think of a hundred creative ways to use our money to open doors, make connections, and create new opportunities for kingdom relationships. It just takes the realization that money is *worthless*, other than what you can get it to do for you.

Having explained the story, Jesus has one more thing to say about how we value *money*:

***“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.” (Lk 16:13)***

Imagine! Jesus elevates *money* to a status unmatched by any other thing, essentially saying that the choice we're faced with in life isn't between God and *Satan*, or God and *Sin*, God and *Self*, or God and *the gods of other religions*, but astonishingly between God and *Money*. In Jesus' mind, money (more than anything else) competes against God for our love and devotion.

Now, the word *money* here, in the original text, is actually the proper name *Mammon*, an ancient deity worshipped for providing financial security; a god synonymous with money. According to *The Dictionary of Deities and Demons in The Bible*, the word *Mammon* comes from the same semitic root from which we get the word, *amen*. Often said at the end of prayers (*or maybe shouted out during a sermon on money! No?*), *amen* is said to affirm the trustworthiness of what's been said. In Hebrew, adding the “m” sound to the start of a word turns it into a proper noun, making *Mammon* the personification of that in which we trust: *money*. (It makes

sense of why we sometimes call financial holding a *trust fund*.) That's what Jesus is getting at.

The real reason money is such a threat to our relationship with God has to do with *who* or *what* we trust, when life hits the proverbial fan; money (our savings or earning-power) or God?

That's why Jesus uses such strong language. It's more than just hyperbole; contrasting *love* and *hate* here is meant to remind us of the first time those words appear in Scripture, in a story of a man named Isaac who had *two* wives: *Leah* and *Rebekkah*. (*Alarms should be going off in our minds!*) In [Genesis 24:67](#), Rebekah, "***became his wife, and he loved her.***" But shortly after we read that his *first* wife, "***Leah was hated***" ([29:31](#)). In Jesus' words, Isaac was *devoted* to one and *despised* the other. Now, Isaac didn't actually *hate* Leah. Verse 30 explains, "***his love for Rachel was greater than his love for Leah.***" But it's easy to see how, by inevitably favouring one over the other, the *less-loved* wife, by comparison, felt *hated* and *despised*. If you can imagine this dynamic in a polygamous marriage, you're starting to get a sense for what Jesus is saying about our relationship to money. It's not that money is innately bad; it just has a way of wooing its way into our hearts, first as a mistress, but ultimately becoming a jealous lover, forcing us to choose: it's *her* or *me*! And before we know it, our love of money feels like hatred to God.

Luke concludes this passage with one final word of commentary:

***"The Pharisees, who loved money, heard all this and were sneering at Jesus. 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.'"*** ([Luke 16:14-15](#))

As we launch into this August, talking about the thing we don't want to talk about, but that Jesus talks about so much, our aim is to see where our values need to be realigned with God's. And (*spoiler alert*) what we're going to see shouldn't surprise us. Because, as seen here in Luke 16, in contrast to how we tend to over-value money, what Jesus prizes most is devotion to

God and kingdom relationships. This is Jesus' vision for life: wholehearted love for God and people; and this will be the framework and guiding lens through which we will examine everything Jesus has to say about money. Because that's where life's real treasure lies, what true kingdom wealth really looks like. And that's why we need to stop *not* talking about money.

And to get us begin to embrace *money talk*, let me offer 3 next steps: first, and most importantly, is to initiate a conversation about money with *God*; to share your feelings about money, to invite God to address the role money plays in your life, the values that drive your spending, saving, and giving habits, and how those habits are forming you. If it's helpful, I've created a prayer and reflection guide, a sort of *Conversation Starter* with Jesus, to get the ball rolling. My encouragement is to open, honest, and to listen to whatever God might say to you.

Then, I encourage each of us to choose one or two trusted people to have an honest conversation with about money. I'm not trying to steer you toward any specific goal; I just want us all, even if just as a thought experiment, to try lifting the taboo on money talk by dragging this conversation into the light of day. If it's helpful, you can use the same *conversation* guide.

And lastly, even though it's August and many of us might be pretty hit-and-miss on Sunday mornings, I challenge you to commit to taking in this entire message series (in-person or online) from start to finish. Commit to fully engaging in this together journey with us. Give yourself permission to be curious, to feel uncomfortable, to take some risks, and ultimately to open your heart to what God might want to say to you in this month of *Money Talks*. Because if we want to be Jesus-followers, we need to start talking about the thing Jesus talked about most.