

1. My title is the word "accountability". The issue is if whether or not we're being faithful to living how Jesus desires we do live as His followers. I'm not saying we have to work in order to prove our value to God. That is what false religions teach. I am saying if we believe in Jesus as being in charge of our lives, it means God holds us accountable with how we use our time and possessions while trusting Him to guide our lives. My goal in this lesson is to explain how and why all of us are accountable to God with our lives and what we should be doing about it. Let me also say that the issue isn't salvation, but our heavenly rewards based on our salvation. To explain how we're accountable to God, let me describe the text in this chapter and show how that ties to the title.
  - a) The first story is considered one of the strangest in the bible. It is about a dishonest man who is stealing from his boss. When his boss demands an account of his assets, the one who was stealing goes to the boss's customers and says, "Pay less than what you actually owe". The dishonest man does that, so when he is fired, others would want to hire him as those customers now owe him a favor". The strangest part of this story is that Jesus then says the boss commends the dishonest employee for being shrewd. Jesus then states that people of this world are shrewder than Christians when it comes to our relationship with God the Father.
    - i) OK, what does all of that mean? First, Jesus is not condoning the dishonesty here. It just means that nonbelievers in God understand what to do in order to keep on earning a living. The underlying point is Christians often don't get the idea that we have to be accountable with the resources God's given us (our possessions and our money) in order to make a difference for God. The point is this story teaches us how God expects us to be accountable to Him with our time and resources.
    - ii) No, I'm not saying give all we have to say, your local church or myself. This is not a lecture about making us feel guilty about not giving enough to Christian causes. It is a lecture about being trustworthy with what God has given us. The idea is if we belong to Jesus, then it is His desire we use our time and our resources to make a difference for Him in this world. The key point again is that believers are going to be held accountable on how we use our time and resources that God has blessed us with and if we made a difference for Him in this world with those things.
    - iii) It's sort of like the idea of, "Is Jesus in charge of our lives or not?" If He is, what are we doing about it? That's the key point Jesus is stating in this lesson. Meanwhile, there are a few other stories in this chapter as well.
  - b) From there, Jesus turns His attention on those in the crowd who were devoutly religious in Judaism. In effect, Jesus is still talking about money and time. Jesus' point is that those who were devoutly religious thought they were saved because they did their good works publicly. Jesus is saying God's not impressed with doing good things in order to impress people. God wants us to trust Him for guidance and not so others would notice us. The underlying issue is our ego: Do we want to make a difference for God to build our ego, or do we just want to please Him with our lives? In summary, are we accountable to use our lives to make a difference for Him. The question we need to ask every so often is, are we trying to impress God or doing good works out of gratitude for what he's already done?
    - i) Jesus then condemned those religious people as they truly loved the money they received for doing their religious "acts" more than they trusted God to guide them. They wrongly thought because they had money, God must be pleased with them.
    - ii) Then Jesus talked about John the Baptist. Jesus' point is since John came preaching of repentance, people there became interested in seeking God in terms of trying to please Him. Jesus' point is we can't please Him by just being publicly religious.

- iii) Think of this concept as Jesus shining a bright flashlight on us in the dark. It is the idea that God is aware of every aspect of our lives. That light exposes every thing we do in our lives. Again, it's about being accountable to God with the resources and time God has given us to make a difference for Him.
  - iv) Then of all things, Jesus brings up the issue of divorce. He brought it up because the religious leaders of that day believed in a quick and easy divorce so that they could satisfy their lustful desires as easily as possible. The underlying point here is about caring for others more than caring for our own needs. Jesus is pounding the point home that living a life pleasing to God is based on putting other's needs before our own needs. The human desire to get rich and the desire to do what we want when we want is contrary to how Jesus wants us to use our time. That's the trustworthiness issue of this section of the text.
  - c) In the final part of the story, Jesus tells either a true story or a parable about a man who is sent to hell and another man named Lazarus who was saved. Here Jesus teaches us of the literalness of hell. The man sent to hell is unnamed as if to emphasize the point that he is lost forever. The underlying point of that story is that each of us are accountable to God with our lives and there is an eternally painful price to be paid if we understand what it means to be saved, but not do anything about it. This story is about salvation itself, but also reminds us again that God holds us accountable with the resources He give us.
  - d) In summary the whole lesson teaches us valuable lessons about how God wants us to use the time we have to live on earth and the fact we are accountable for that time. With that harsh reality staring us in the face, it's time for the lesson details:
2. Chapter 16, Verse 1: Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. <sup>2</sup> 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.'
- a) The first thing to catch here is that Jesus is not speaking to the religious leaders to start the chapter, but His followers. That fact alone is a good clue that this opening story is meant to teach us who' trusting in Jesus how and what He expects us to do as His disciples.
  - b) As I stated in the introduction, this opening story is one of the strangest in the bible. Here we read of a man who was rich and he had a manager who was charge of all of his boss's possessions. That manager was being accused of wasting what the rich man owned.
  - c) Catch that here in Verse 1 the boss wasn't positive about the accusation yet, but he needed to make the accusation to see how the manager would respond. Notice the boss made up his mind to fire the manager but not yet. One thing to learn in the business world is that when one fires someone, one should always do it immediately, or else the person who is being fired can do more damage. The owner failed to do that here, as far as we can tell, as he wanted to see what the manager's reaction was to that accusation. Keep in mind that we're reading a made up story. All we have to really keep in mind at this point is there is a wealthy boss and a cheating top employee. With that said, we can read on.
3. Verse 3: "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--' <sup>4</sup> I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'
- a) The guy who's about to be fired knew that he was cheating the boss. He realizes that he's not physically strong enough to get a job that requires a lot of manual labor. He also does not want to spend the rest of his life being a beggar. Since he knows he's about to be fired, he's trying to figure out what he can do next. That's when this dishonest man figures out he can cheat his boss even more in order to get a new job somewhere else. The point of the story is this dishonest manager makes the decision to cheat more by having the bosses' customers lie about what they owe his boss. That way after this dishonest manager will be fired, the other people who lied about what they owed his boss may want to hire him as they now owe him a favor based on the money they just saved.

- b) One has to admit, this is a big bunch of corruption. We have a dishonest man wanting to cheat his boss more in order to get another job with his customers. The customers agree to cheat the boss in order for themselves to save money. It's like nobody in this story is the good guy. Yet Jesus is using this story about corruption, not to commend the action, but to show us how people can be shrewd in order to earn a living. Keep that little point in mind as we continue with this story.
- 4. Verse 5: "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' <sup>6</sup> " 'Eight hundred gallons of olive oil,' he replied. "The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'<sup>7</sup> "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.'
- a) Without getting into a lecture explaining what is the value of each of these items, let's just say that the customers saved over a year's income by agreeing to cheat that boss man. I'll just say that everyone agreeing to cheat saved them a lot of money here. This story about dishonesty is not about condoning the dishonesty, but only to show us that many people are willing to do dishonest things in order to save money. It's like the idea of agreeing to cheat on our taxes if we know we can get away with it.
  - b) Before I move on to explain Jesus key point of the story, let me back up for a moment so I can connect the text in previous chapter to this one. In the last lesson, Jesus talked about what brings God joy, and that is people getting saved. The reason Jesus then jumps into a story about accountability is so that we don't think, "OK, God's happy we're saved and we should be happy we're saved, so let's just go have a big party and enjoy our salvation."
    - i) What God does want is one we realize He's now in charge of our lives, to use our lives to make a difference for Him. My point is salvation and accountability do go "hand in hand" with each other. Yes God wants to have joy over our salvation, as well as the salvation of others, but we also have to realize we're accountable for our actions as saved people, and thus the opening story here.
    - ii) Meanwhile back to the group of corrupt, stealing thieves and what this teaches us:
- 5. Verse 8: "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.
  - a) First of all, the head guy is not happy that everyone is stealing from him. He just wants to say something positive about the events that occur here. The boss isn't commending him for stealing, just admiring the manager's ingenuity to provide for himself. It's almost as if the boss is saying, "Wow, I'm impressed how you cheated. If I was in your shoes I'd have done the same thing." What's implied is the boss is condoning cheating in order to for one to get ahead in life. To state the obvious, that's not what God wants of us. This is not here to condone the action, but make the point that dishonest people can be clever in how they react to situations in order to protect themselves.
  - b) That leads to the key point of this story, which is Verse 9:
- 6. Verse 9: I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.
  - a) The first thing I'd like you to notice about this verse is that Jesus is not against the idea of us earning money. One of the 10 Commandment is not to steal. If God is against stealing then He must be in favor of private ownership of possessions. My simple point is God is not a communist with the view that we share everything and that no one should have any of their own personal possessions. A key reason why we as individuals or families need to earn a living (besides needing it to live upon) is taught in this verse.
  - b) To understand this verse, the first obvious thing to realize is we can't take money with us into the next life. There is an old joke that goes, "we can't take our money with us, but we can send it up ahead of us" and that is what this verse teaches us. Let me explain:

- i) The point is if we use our money and our time to make a difference for God, as it is used to make a difference, it will lead others to salvation and draw them closer to God to learn more about what He desires about how He wants us to live.
- ii) My point is if we use some of our resources to make a difference for God some will be blessed by that use and some will die before we die. Those who benefit from us using our money (and our time) that way will welcome us into heaven as they will be grateful to us for helping them. That's how we "send it up ahead of us".
- iii) There is another old expression that fits here. It goes, "Those who are famous rarely make an eternal difference for themselves while those who are making an eternal difference are rarely famous." Of course there are exceptions. My point is a question each of us should consider is, "Would we rather be famous or would we rather make a difference that lasts for all of eternity?" That's the question Jesus is asking of each of us here in Verse 9. Speaking of which, let me get back to it.
- c) What is implied in this verse is that God wants us to earn money (assuming we can) so we can make a difference for God in this world. This implies a lot of things for us to consider. It also means that if we're "drowning in debt" we can't be very useful to God as we have to focus our earnings to pay off that debt and not use our earnings for God's kingdom. It also implies that God wants us to be frugal, by not just using our money to just enjoy this life as opposed to caring about the next one. I admit, this reads like a sales pitch to give me money, but I never ask for donations. I'm also not saying one has to give all that we own to our local church. I'm just saying that God wants us to use our income to make a difference for Him in this world.
- d) With that said, it's time for a quick lecture on "where and how much":
  - i) First, let me focus on "how much". In the Old Testament, a word is used every so often that means "tenth". The idea is to give a 10th of what we earn to God. It may be surprising to you to learn that in the New Testament, the "tithe" (a tenth) is not commanded ever once to Christians. In fact, in the Old Testament, Jewish people were required not only to give a 10th, but two to three times that. There was one "tithe" (10%) to support the local priests. The Old Testament required another 10% to pay for the annual festivals as described in the first few bible books. There were also taxes to be paid to the Jewish government. My point is back then, tithes were a lot like taxes that we have to pay to the government for our earnings.
  - ii) The next thing to state is the obvious fact that we are saved by God's grace alone. That would imply that to believe Christians are required to give, say exactly 10% of our income would put us "under the law" for salvation. That's another reason why you can't find any references to tithing in the New Testament. There is one exception: Jesus was describing how the Pharisees' "tithe". Jesus wasn't saying that to show that we should tithe, but just explaining their hypocrisy there.
  - iii) So if we don't tithe, how much should we give? While the New Testament doesn't use the word "tithe", it often describes the important point about being generous with what we have. It's about realizing that if we're really trusting God to provide for our future, then we're willing to let go of part of our income as a sign of that trust. Giving is a form of putting our money where our mouth is and saying we do trust God with what we have. In summary, the "how much" is up to us. What we do have to learn is about setting aside part of our income so that God can use it to make an eternal difference.
  - iv) Finally a word on "where". If one is buying say stocks or real estate, one looks for something that would bring a good return on investment. One should have that same type of attitude about where we give. I know of Christians that give based on ministries that they already see God blessing as they want a good return on the money God's given them. That should be our own attitude on where we give too.

- e) With that said, let me return to Verse 9 to close up. Jesus is saying we should use money to make a difference for Him. The issue isn't how much we have, but our faithfulness in what we've been entrusted with. Jesus isn't condemning getting rich. If you think about it, there are people in heaven who had lots of money. (Abraham and Job come to mind.) The issue is we can't stuff money in our coffins and take it with us to heaven. That's why Jesus says in this verse to use our money wisely as we can't take it with us that way. We can however, use whatever we earn for eternal benefits and that's the point of this story.
  - f) That leads me back to the issue of "shrewdness". Remember that Jesus taught this parable about dishonest man not to condone the dishonesty, but to show that people can be very resourceful with the money they have. God wants us to have that same shrewdness with what we have so we can make a difference for Him in this lifetime. That shows how we're accountable to Him not only with our resources but with the time we have.
7. Verse 10: "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." <sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else's property, who will give you property of your own?
- a) While I've been spending the last two pages explaining Jesus point in Verse 9 about how we should use our money, Jesus himself expands upon that point here in Verses 10-12.
  - b) Notice the emphasis here is not on "how much we have" but what we do with what we do have in life. We may think that someone is blessed because they have lots of money. That isn't what Jesus is teaching here. Our salvation has nothing to do with how much money we have, but based on how faithful we have with what is entrusted to us. If we're the kind of person who can't be trusted with a small amount of money to benefit the work of God, how can we be trusted with lots of it? Unfortunately I have seen too many churches chose their elders based on wealth. They figure if this person is wealthy, they can be beneficial to that our church or organization.
  - c) Verse 10 teaches a principal of living the Christian life that is important to remember: If we want to have our life be useful for God, be accountable in the things God has entrusted to us at the present moment. If we're found trustworthy, God can on His timing increase our ministry opportunities. For example, if we only do a small role at our church, or even if we just work for a living or stay home to take care of someone, be faithful in what God's called us to do then and there, and God can on His timing increase the opportunities He'll present before us if we've been found trustworthy in what we're accountable for. Even if, for example, we should die tomorrow, know that our heavenly rewards are not based on the size of our ministry, but our loyalty to what God's entrusted to us. That's the point of Verse 10.
  - d) This leads us to Verse 11. In effect, this is the commentary on the dishonesty presented in the parable to open the chapter. In that made up parable, it was full of dishonest people. Jesus' point here is simply that if we can't be trusted in being honest with our dealings in money, what makes any of us think God will reward us with greater opportunities either in heaven or here on earth to make a difference for Him? To paraphrase all three of these verses another way, Jesus is essentially saying, "Honesty pays". It may not pay in how the world operates, but as far as the God who runs the world is concerned He expects us to be honest in our dealings with people and we'll be rewarded accordingly.
  - e) I can sum up these verses another way that is easier to remember: If we have a reputation of not being honest in financial dealings, why would anyone believe us if we talk to them about things that really matter, like eternal salvation, repentance from sin and trusting in God for the complete payment of our sins? If we are going to lecture others that we can't be pleasing to God based on doing good deeds, why would anyone take us seriously if we don't have a reputation for being honest, say in our handling of money? The point is God wants us to have a good reputation so we can be useful to Him in spiritual matters.

8. Verse 13: "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."
- a) Here we have Jesus' famous statement that we can't serve (key word) God and Money. It is important to state again Jesus is not against us earning money or even having wealth. He is talking about our heart. Do we have a heart for God or a heart for "stuff" that can be bought with money? I pointed out earlier in the lesson that the Old Testament characters Abraham and Job are both listed as being wealthy. (Job got his wealth restored at the end of his book after he confessed his sins.) My point is God is not anti-wealth. At the same time, it's not the goal of Christians to be financially well off. It is the goal to use our lives to make a difference for Him in this world. Some people have a gift for making money. The issue is whether that is, or is not where their heart is.
  - b) Let me try to explain this concept another way: There have been some surveys done of people of different income brackets. To paraphrase the results, those who make \$40,000 said they'd be happy if they could only make \$80,000. Those who make \$80,000 said they would be happy if they could make twice that. I've heard some multi-millionaires asked how much does it take to be satisfied. Their answer was effectively, "A little bit more".
  - c) One of Jesus' underlying points here is that wealth never satisfies. We always want a bit more than what we have. That's why Jesus says we can't serve God and money. The idea of serving has to do with where our heart is: Is our primary interest in wanting to please God with our lives or is our primary interest to make more money? Again, nothing is bad about wanting to earn a living. There's nothing wrong with having a desire to make more income in the future. The issue is where our heart is. If we're faithful to God in whatever way God has blessed us at the current moment of our life, then and only then can He bless us with greater opportunities to serve Him in the future.
  - d) Let me discuss this issue another way: Let's say we've been faithful in the issue of money for most of our lives in that we give part of it for God's use and we're interested in doing good things to make a difference for Him. Then why aren't we richer? We are, but just don't realize it. In Revelation 2:9, Jesus commends those who were part of a church called Smyrna (located in what is today Turkey). Jesus compliments them for being rich, even though they are actually financially poor. My point is we may have true riches in heaven even though we don't have a lot of money because we are loyal with the resources God has given us to use them to make a difference for Him. In summary, the issue for being accountable to God is not how much we have at the moment, but the issue is our loyalty to God with whatever resources we've been trusted with at this time.
  - e) Speaking as one who's gone through high and low moments financially, I understand the importance of trusting God through both situations. A good simple prayer to remember in life is found near the end of the book of Proverbs. It essentially says, "Dear God, don't give me great riches so I forget to serve You or make me so poor that I have to beg to have food to eat and forget about you." (Proverbs 30: 8-9.) The point of that prayer is He wants us to be dependant upon Him no matter what our financial status in life.
  - f) Coming back to this verse, an underlying point is eternity is infinitely longer than this life. Therefore the issue is not how much we make in this life, but what we do with whatever resources we are blessed with in this lifetime. Is our heart for God, or is our heart focused on growing our wealth? Studies were done about how much time we all spend thinking about things. It is amazing to consider how much time we spend thinking about wealth in terms of either acquiring it or not losing it. Jesus is teaching us, to have a heart for God and He'll guide us (through what His word teaches us) how to use our resources in order to make that difference for Him in this world.
  - g) If you haven't figured it out by now, much of this chapter is about God and money. Verse 13 brings that issue into a direct comparison. God's not against having money. He wants us to have the proper perspective about money and that's what He's teaching here.

9. Verse 14: The Pharisees, who loved money, heard all this and were sneering at Jesus.<sup>15</sup> He said to them, "You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.
- a) Way back in Verse 1, Jesus was speaking to His disciples. Apparently Jesus was speaking in a public place and some Pharisee's were listening in on what Jesus had to say about the topic of money.
  - b) To explain what these verses mean, I should tell you a little more about Pharisee's. They were only a small percentage of the Jewish population. I've read that at Jesus' time there were about 5,000, give or take a few thousand. However, they viewed being wealthy as a sign that God has blessed their lives. In their world with a high rate of people dying at a young age and lots of people living in slavery, they believe that if one's successful enough to be rich, it means God has blessed them. The Pharisee's believed they we're honored as the rich and famous and that's how God has blessed them.
  - c) As I stated earlier, there were some famous bible characters who had wealth. The issue is not whether or not we have it, but our attitude toward God as compared with our attitude toward money. One of the most condemning verses in the New Testament is found here in the last part of Verse 15: What is highly valued among men is detestable in God's sight.
    - i) Stop and think what people highly value: Fame, fortune, and power. Now realize that God finds those things "detestable". Again, the issue is not whether or not we have those things, but our attitude toward God in comparison to our attitude with having those particular things. Some people have a gift for achieving those things. The issue is not whether or not we achieve them. The issue is our hearts as we go through our lives. Is our primary concern with living a life that is pleasing to God or is our primary concern with achieving those things?
    - ii) I stated earlier that studies were done that people spend a tremendous amount of their time thinking about either acquiring wealth or how to spend what we have or how to hang on to what we have. Now consider how much time we spend on making a difference for God and compare the two. Of course most of us have to work a full day. That's not the issue. The issue's our attitude about what we have.
    - iii) I remember learning many years ago the idea that everybody has a god. If you want to find out what someone's god is, see where they spend their money or see where they spend their free time. Then you'll find their god. In effect that is what Jesus is talking about here. It's not condemning making money. The question is where our heart is: Are we primarily interested in using our resources to make a difference for God or are we primarily interested in using our resources in order to benefit our lives here and now? To quote Jesus, "Where our heart is, that's where our treasure will be." (A paraphrase of Matthew 6:21.)
    - iv) Speaking of quoting bible verses, how about I move on to Verse 16:
10. Verse 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 his way into it.
- a) To understand Verse 16, remember at that time, there was no Old or New Testament. The nickname for all the bible books that existed back then was "The Law and the Prophets". The law refers to the first five books of the bible. The rest of the Old Testament was called the Prophets as in effect all the authors were prophets of God. My only point here is just that the Law and the Prophets refers to the bible as it existed in Jesus' day.
  - b) The second point here is that the word "John" here refers to John the Baptist. In effect, one has to think of John as effectively being part of the "Old Testament". That's because one of the main purposes of the entire Old Testament is to point the way to the coming Messiah who will rule over the world. That is what John has in common with the Old Testament prophets and that's why John should be thought of technically as part of that "Testament".

- i) It may help to understand what the word "Testament" means. Most of us may be familiar with the expression, "Last will and testament". It refers to a will that we draw up before we die as to who will receive our possessions after we die." We Christians call the Old Testament by that name, is that the main purpose of it is to show us that God exists and our need to let Him be in charge of our lives, and how God wants us to live. It also is designed to point the way TO Jesus.
    - ii) The "New Testament" speaks of what Jesus Himself desires of us. To use another old biblical saying, "The Old is explained in the New and the New is hidden in the Old". My point is the Christian bible is designed to be a single collection of books with Jesus as the central theme in both the Old and the New Testament. The Old Testament points the way to Jesus while the New Testament explains what He did and how we should live based on His teaching.
    - iii) All of that leads me back to John the Baptist. Since God called John to the role of pointing people to Jesus, "technically" John can be thought of as being part of the Old Testament in that the primary role of that book is to point TO Jesus.
    - iv) Confused? Then just think of both John the Baptist and the Old Testament books as being sources pointing to Jesus. That's Jesus' point here in Verse 16.
  - c) That leads me back to the reason why Jesus is stating all of this in the first place. Jesus is speaking to a group of religious Jewish people who thought they were already pleasing to God based on their religious acts and by the fact they were wealthy. As to being wealthy, Jesus is saying effectively, money is neither a good nor a bad thing. What matters is our attitude toward God in comparison with our attitude toward money. As to how God the Father views our religious acts, that is the topic of the next few verses.
  - d) Before I get there, I do need to back up and discuss what Jesus meant by "forcing our way into it" back in Verse 16. This verse has been debated by bible scholars for centuries as to what Jesus actually meant by it. Remember that Jesus spoke in Aramaic (a language that is similar to Hebrew) and the Gospel writers translated it into Greek. The best I can tell is what Jesus meant is that people desire to be pleasing to God and want to live forever, so people make the effort to try to please God with what they think is the right thing to do. It doesn't mean everyone is saved. It just means people are naturally interested in what will happen to us after this life is over and we try hard to "force ourselves" to be good people in order to be pleasing with God with our lives. As to what we actually have to do to be saved is the topic of the rest of the chapter. Speaking of which, time to move on:
11. Verse 17: It is easier for heaven and earth to disappear than for the least stroke of a pen to drop out of the Law.
- a) There is a false view among many Christians that we don't have to obey any of God's laws once we become a Christian. Jesus did not come to earth to teach that the law is wrong. He came to pay the price for our disobedience to the law as we can't pay it on our own.
  - b) The idea behind this verse is a little like the "dot" on the letter "i". Jesus is saying that it'd be easier for our world and God's world to disappear than it is for the smallest law point not to apply to us. Jesus is stating that here because He's speaking to a group of devoutly religious Jewish people who thought they're saved because they obeyed the law perfectly. Jesus is going to show how much they fail to keep the law over the rest of the chapter.
  - c) Before He can begin to do that, first Jesus needs to establish that the law still stands today. So does that mean we non-Jewish Christians have to eat Kosher and go to synagogues on Saturdays? Remember that a lot of the laws were specifically written for people of Jewish descent and many of them are for all people. For example, "do not steal" would apply to everyone. To sacrifice animals for the forgiveness of sins, points to what Jesus did on the cross and that's not what is required for Christians in today's world. The key point here is that Jesus came to fulfill all of the law for us so we can focus on being pleasing to God and not worry about every individual bible law.



- d) Now let me talk about why Jesus stated this verse here. He's speaking to religious Jews who thought they were pleasing to God based on their efforts. Jesus is going to challenge their way of being pleasing to God coming up. In order to start that process, first He has to explain in effect "The law is still on the books". That's the purpose of the last verse.
- e) With that idea hopefully understood, now I can move on to the next one:
- 12. Verse 18: "Anyone who divorces his wife and marries another woman commits adultery, and the man who marries a divorced woman commits adultery."
  - a) To understand why Jesus picked this verse, we need to learn a little more about how the religious Jews of that day viewed divorce. There were two popular bible teachers of that time. One view was essentially "No divorce allowed except if one's spouse is unfaithful". The other view is essentially if your wife is displeasing to you in any way, go ahead and divorce her". I mention that because these financially successful religious men easily left their wives. It's kind of like wealthy men today getting new trophy wives as they look for any excuse to dump their first wife. My point is there's nothing new in the world, as that practice of rich men going for their "trophy wives" has been a big part of human history.
  - b) With that background explained, Jesus then makes the point that any man who leaves his wife for any reason other than because his wife was unfaithful is breaking God's laws. To grasp the importance of this, Jesus was preaching to a bunch of wealthy men who for the most part had left their first wives for other women. These same men believed they were saved because they kept the Old Testament laws. Here we have Jesus is telling them how sinful they really are.
  - c) The underlying point of this whole discussion is that one cannot get saved by keeping the Old Testament laws perfectly. That's why Jesus said in Verse 17 that every little aspect of the Jewish law has to be kept perfectly in order to be saved. To share one of my favorite little jokes: There are two ways to be saved. One is to never sin once in one's life and tell Jesus to move over. The other is to accept Jesus' sin payment. In Verses 17 and 18, we're learning just how impossible it is to please God based on our own works.
  - d) OK, I can just hear everyone saying I believe Jesus died for my sins and I don't believe I'm perfect at all. Why should I care about any of this? Great question. The answer is its way to easy to do good things and start thinking, "God must be very impressed with what I'm doing right now". Being saved by grace alone about constantly remembering we're never good enough for God based on our actions. We should do good works, but never to earn His love, but strictly out of gratitude for what God's already done for us in our lives. The Pharisee's thought they were blessed based on the fact they were financially successful and tried to keep God's laws. Jesus is using them as an example of how not to get saved: By trusting in our efforts to show God how good we are. The danger each of us face is when we start thinking we're special because we are doing "this or that" at the moment. My point is God can't use us when our ego's get in the way, which is what we're seeing in this chapter.
  - e) Speaking of accountability to God on a regular basis, time for a new story:
- 13. Verse 19: "There was a rich man who was dressed in purple and fine linen and lived in luxury every day. <sup>20</sup> At his gate was laid a beggar named Lazarus, covered with sores <sup>21</sup> and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores."
  - a) Before I start explaining what this story is about or why it is here, I'll start by saying this is either a parable or a true story. Those who argue this is a true story state that none of the parables mention people by name, and in this story, we get a real person named Lazarus. Those who argue it's a parable say it's just a parable with a person's name being given.
    - i) Now that you are aware of that debate, I'm here to say it doesn't matter. Jesus uses this story (or parable) to teach us not only about what it takes to be saved, but how God views how we live our life in terms of our accountability to Him.
    - ii) With that said, let me start to explain the story itself.

- b) The story involves two men. One was wealthy enough that he always dressed in the best clothes and ate fancy meals daily. The other man was a beggar named Lazarus. The man who was wealthy does not have a name. In the bible, when a person's name is blotted out that is a sign of God's judgment. It's as if to say, "this man's life is so lost, it's already been blotted out of God's records of who'll be with Him in heaven forever".
  - i) To explain further, I need to discuss ancient dining in the Middle East. They ate meals with their hands as they didn't have forks. What was common was to use bread to dip in food. At fancy meals, bread was also used as napkins" to wipe up one's hands. This story implies that the poor man was literally placed at the gate of the rich man hoping to eat the leftover stale bread from the rich man's trash.
  - ii) Next, a word about dog's in that culture. Don't think of cute house pets. Think of wild dog's running in packs. Such dogs would be the "garbage disposals" of the Middle East. They would get into the garbage to eat the stale leftovers. My point is that Lazarus the beggar had to compete with the wild dogs for leftovers.
  - iii) That little introduction leads to the next part of this story:
- 14. Verse 22: "The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried.<sup>23</sup> In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side.<sup>24</sup> So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.'
  - a) Short version: Both died. Lazarus was saved and the rich man was sent to hell. Before I discuss why one was saved and the other was not, notice that the man in hell was aware who Lazarus was. This man could also see Lazarus in the saved area next to Abraham.
  - b) Again, I don't know if this is a true story or a parable (I lean toward true story, but who knows) but notice that both men realized who the other was. The rich man had the ability to call out to Abraham and knew who Abraham is. I believe that when we get to heaven we don't need name tags to learn who is who. We just have the ability to recognize who others are. If you recall the story of Jesus appearing with Moses and Elijah as told back in Chapter 9, I don't think introductions were necessary. People just knew who they were. This story also shows us that in both heaven and hell, we retain our memories of our lives in earth as the rich man knew who Lazarus was.
  - c) The other thing to catch from these verses is that the man in hell was in agony to the point where he desired a tip of a wet finger on his tongue due to the agony of his pain. It is also important to understand that I believe Lazarus wasn't in heaven but in a good part of hell.
    - i) Let me explain that better: The bible clearly teaches that Jesus was the first person to enter heaven. Part of the Jewish holiday ritual around Passover is to offer up to God the first part of the harvest. It's a way of saying, "we sacrifice the first of our crops to show our trust in God to provide for our future". (See Deuteronomy 12:11 as an example.) That "first fruits" is also symbolic of the fact Jesus entered heaven before anyone else. This is taught in 1st Corinthians 15:20. My point is that before anyone else entered heaven, there was a "nice part of hell" where the saved stayed until Jesus could bring them into heaven. In a sense the saved people before the cross are part of the "first fruits" that entered heaven.
  - d) Before I get into the issue of who is or isn't saved from an Old Testament perspective, let's keep in mind that Jesus was speaking to a group of fairly wealthy devoutly Jewish people at this point. This group held the view that those who are rich are saved based on the evidence that God is blessing their lives here on earth. As I've been stating through this lesson, I believe there are both rich and poor in heaven. I used Abraham and Job as bible based examples of those who were wealthy and saved. My simple point is that wealth is not an indicator of being saved or unsaved. However, I do find that wealth can be a trap like a "comfortable jail" that keeps people away from God as they focus on their wealth.

- e) That leads to the question of how did one get into heaven before Jesus came on the scene? It also teaches us how people are saved today who have no knowledge of Him.
    - i) As I've been pounding the point throughout this lesson, money is not the issue all to itself, although it can be an indicator of whether or not we have a heart for God. The point is the way we are saved is through repentance. All people have a built-in knowledge that for example stealing and murder is wrong. One can suppress that knowledge as many people do. One can also deny that God exists like many people do. The classical debate question is in effect, "If God exists, what is it that He demands of us?" Should one be moral to please Him or just because it's human nature to care for others?
    - ii) My point is for a Jewish person before Jesus time to be saved, it would be a matter of learning the Scriptures as to understand the concept that we are all born with a sin nature and we need God to forgive us of our sins to be with Him forever. That is why the entire Jewish system of worshipping God was based on sacrificing an innocent animal as a substitute for sins. That sacrifice shows us that the innocent suffer for the sake of the guilty. Those animal sacrifices had to be done continually to show us that no matter how many sacrifices were done, we're still guilty before God. It is also why God Himself has to pay the price for our sins as we can't cover our sins enough based on how many sacrifices we make.
    - iii) It's like the classic illustration of how can we know if we're good enough for God? Do we have to be good 70% or 90% of the time? That's why being just obeying the laws the Old Testament leads to living a better life, but can't save us alone. Our instinctive knowledge knows that we are not 100% perfect. Therefore in order to be with a perfect God forever in heaven, we have to be 100% perfectly forgiven. That is why God Himself has to pay the price for our sins. No exception.
    - iv) As for those who never heard of Jesus, God holds people accountable based on what they do know. People see the world and logically figure something greater than us must have created it. If there are multiple gods, there must ultimately be one God who created everything and was not a created thing. Based on what we must instinctively know God must exist and He holds us accountable based on an instinctive knowledge of His existence.
  - f) OK, bottom line, we have two dead people talking to each other over a great chasm (See Verse 26). If this is a true story, it indicates that we have memory in the next life and we do recognize others that we knew in the present life. With that said, back to the story:
15. Verse 25: "But Abraham replied, 'Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. <sup>26</sup>And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.'
- a) I admit I'm fascinated by the fact Abraham who lived roughly 2,000 years prior to any of the events of Jesus' time, was close to this dead beggar named Lazarus and that Abraham can talk to Lazarus who is in the bad part of hell. If this is a true story, or even represents what the after life is really like, it supports the view that we'll all be instantly resurrected and keep our memory from our previous life. It also supports my idea that we'll exist in more than three dimensions, which would explain how someone who didn't even know Abraham and lived 2,000 years could be close to him. However, that still doesn't explain how that chasm separated them. Ok enough weird stuff. Back to the text itself.
  - b) Jesus is teaching about both dead men in the afterlife. My question now is why was this rich man sent to hell to begin with? I don't believe it was just because he didn't help the poor man. Salvation isn't based on works. I believe it's because he never repented of his sins to the point of trusting God to guide his and trust in Him for the forgiveness of sins. My proof of that theory is laid out in the next two verses.

16. Verse 27: "He answered, 'Then I beg you, father, send Lazarus to my father's house,'<sup>28</sup> for I have five brothers. Let him warn them, so that they will not also come to this place of torment.'
- a) Here we have the rich man in hell asking Abraham to send back someone from the dead to be a witness to his five brothers. That teaches us that the rich man understood what it meant to be saved: It requires repentance (a willingness to admit that sin was wrong and God was right about sin issues) from one's sins. What the rich man wrongly thought is if someone came back from the dead, that would get people to repent.
  - b) That leads me to discuss the other Lazarus. That story is not told in Luke, but is told in John's Gospel. That event was probably a few months after this one. In John 11, we learn that Jesus did raise someone named Lazarus from the dead. No it was not the same man. Also know that Lazarus was a fairly common name in Israel at that time.
  - c) Coming back to the rich man in this story, notice he understood what it took to be saved. He figured if someone came back from the dead, his brothers might repent. They would also learn how horrible hell is and why it's so important to be willing to admit that all of us are sinner's and trusting in God's guidance as taught in the bible is the way to live.
17. Verse 29: "Abraham replied, 'They have Moses and the Prophets; let them listen to them.'
- <sup>30</sup> " 'No, father Abraham,' he said, 'but if someone from the dead goes to them, they will repent.'
- <sup>31</sup> "He said to him, 'If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.' "
- a) Remember that the New Testament was not written at that time. The Jewish people don't refer to their bible as the Old Testament since they don't believe in the New. A nickname for their bible is "Moses and the Prophets". Moses wrote the first five books of the bible. All the other writers are collectively referred to as the Prophets.
    - i) A quick footnote: There are so-called bible scholars who argue that Moses didn't write the first five books of the bible. Notice Jesus refers to those books as those of "Moses". To borrow an old joke, "If you don't believe Jesus is God, you have much bigger problems than who wrote the first five books of the Old Testament."
  - b) Bottom line here is that Abraham told this dead man that if his brothers were not willing to study the bible as it existed back then, they won't even believe a dead man. The proof of that again, is in John Chapter 11.
18. On that "happy note" we end the chapter. OK, sum up time: What's the point of this story? It is not so much to learn Jewish history or how Jewish people got saved prior to Jesus. It's the idea we are all accountable to God with our lives. With that said, I want to share one of my wife's favorite proverbs on life: "You can't change our past. We can learn from it and hopefully change based on what we have learned." My point being if we realize we aren't using our time and assets to make a difference for God, learn from it and ask God what is it He wants you to do today.
19. Now let me address those of us who are already using part of our time and our money in order to make a difference for God. Should we worry we're not doing enough. That's between each of us and God. I believe we should simply pray, God, You are in charge of my life. Make it obvious to me how you want me to use my life and what I have to make a difference for You. If God doesn't make it obvious to you what to do next, then simply do what is logical based on living a life from praying and studying His word. I can't think of a better ending prayer than that, so I'll just pray for God to use our lives and what we have for His glory. We ask this in Jesus name, Amen.