

Sermon Notes

Servant or Master - Luke 16:13

March 8, 2026

I. Introduction

- a. one thing that holds many in bondage and prevents you from being victorious is [money](#)... also one of the least favorite things people want to hear their pastor talk about... can tell where your heart is by following the money... money affects heart... heart affects life...
Prov 4:23... "above all else, guard your heart... everything you do flows from it..."
Matt 6:21... "where your treasure is... there your heart will be also..."
- b. money is a great servant, but a lousy master... which is it for you... Jesus says money is *least area of faith*... if you don't have faith in this... won't have faith for bigger things...
Luke 16:10-13... "whoever is faithful in very little is also faithful in much... if you have not been faithful with worldly wealth, who will trust you with what is genuine... if you have not been faithful with what belongs to someone else, who will give you what is your own... no one can serve two masters... you will hate one and love the other... you cannot serve both God and money..."
- c. like sex... [money is amoral](#)... can be good or bad... depending on how it is used...
1Tim 6:10... "the [love of money](#) is the root of all evil... some people, craving money... have wandered from the faith and pierced themselves with many sorrows..."
- d. not about money... about your heart... that's why this issue is so important... [pray](#)...
2300 - verses about money, possessions, giving in bible... twice as many as faith or prayer.
16 - of the 38 parables Jesus taught are focused on money.
15% - frequency in which Jesus spoke about money or possessions.
10% - in the Gospels, one out of every 10 verses discusses money, possessions, giving.
Prov 15:32... "anyone who ignores instruction despises himself... listen and gain understanding..."

II. Servant or Master

- a. can't cover all this in one message... preached Feb/Mar 2024 series titled [Little Things](#)... encourage you to listen for more details... money is not just physical, it's spiritual...
Luke 19... "I will give half my wealth to the poor... salvation has come to this house..."
- b. *pain, hurt, toil, sorrow* come when we chase earthly riches... God adds none of that...
Prov 10:22... "blessing of the Lord makes one rich... and He adds no sorrow with it..."
Prov 13:11-22... "wealth gained hastily will dwindle; whoever gathers little by little will increase it... a good man leaves an inheritance; but the sinner's wealth is stored up for the righteous..."
Eccl 5:10... "those who love money will never have enough... never be satisfied..."
Luke 14:7-14... "invite poor, crippled... you will be blessed because they cannot repay..."
1Tim 5:8... "if anyone doesn't provide for his family... he is worse than an unbeliever..."
1Tim 6:6-8... "true godliness with contentment is itself great wealth... be content..."
Heb 13:5... "keep your life free from love of money... be satisfied with what you have..."
- c. if you're losing the battle to money... the bible can help you be more victorious... seek the Holy Spirit and develop a Godly [budget](#)... begins by putting God first...
Tithe - 10% **Expenses - 80%** **Save / Invest - 10%**
Prov 21:5... "the plans of the diligent lead to profit... the reckless become poor..."
Luke 14:28-33... "don't begin until you count the cost... who would start without calculating the cost to see if there is enough money to finish it... otherwise you might run out of money..."

- d. [tithe 10%](#)... can't tithe 3-5-7%... always 10%... *pastor, I can't afford to do that...* can't afford not to... tithing shows you trust God to supply you... it's all His anyway...
1Chron 29... "people rejoiced because of their leaders' willingness to give... everything belongs to you Lord... everything comes from You... give You only what comes from Your own hand..."
Psa 24:1... "the earth is the Lord's... and everything in it..."
Haggai 2:8... "the silver and gold all belong to Me..."
1Cor 4:7... "what do you have that God hasn't given you... everything is from God..."
Phil 4:10-19... "you shared with me in giving... and my God will supply all your needs..."
- e. tithing was established by Abraham... hundreds of years before law... practiced before law... under law... still continues after the law... living on 90% with God's blessing is so far superior than living on 100% without God's blessing...
Gen 14:18-20... "Melchizedek brought bread and wine... Abram gave him tithe of all..."
Gen 26:12-14... "Isaac sowed seed... reaped 100 times... kept getting richer and richer..."
Gen 28:10-22... "God of Abraham, Isaac... Jacob said, I will give you a tenth of all You give me..."
Prov 3:9-10... "honor the Lord with the firstfruits... barns filled... vats overflow..."
Gal 3:17... "law, which came 430 years later... does not invalidate a previous covenant..."
Heb 7:1-10... "Melchizedek blessed him... even Abraham gave him a tenth... here mortal men receive [tithes](#)... but there He receives them... of whom it is [witnessed that He lives](#)..."
- f. [expenses 80%](#)... don't spend more than God gives... if He gives \$100, live on \$80... don't live on \$120... cause problems your entire life... what if expenses are more than income... fairly simply to correct... cut expenses or add income... spending money you don't have causes stress, worry, and dis-ease... seek guidance and [peace](#) of HS... stick to budget...
Psa 119:145... "great peace have those who love Your word... nothing will offend them..."
Psa 143:10... "teach me to do Your will... may Your Spirit lead me on firm footing..."
John 14:26... "the HS will teach you all things..."
Gal 5:16... "walk by the Spirit and you will not gratify the desires of the flesh..."
- g. [save/invest 10%](#)... IWWIWIWIN... many don't see need to save... unexpected bills often produce chaos... saving allows us a cushion and helps us prepare for the future...
Prov 6:6-8... "go to the ant... become wise... labor hard... gather food for winter..."
Prov 21:20... "wise store up choice food and oil... but fools spend whatever they get..."
Eccl 11:2... "divide your investments among many... do not know what risks lie ahead..."
1Tim 6:18-19... "be generous, willing to share... storing up treasure for themselves..."
- h. culture encourages debt... not always bad... widow was told to *borrow*... returned as soon as need was met... borrow only what is necessary... pay back as quickly as possible... even in her emergency... listened to voice of God first before just foolishly going into debt...
2Kings 4:1-7... "borrow as many empty jars as you can... don't just get a few... sell oil, pay debt..."
Prov 22:7... "borrower is slave to the lender..."
Luke 6:34-36... "do what is good and lend... expecting nothing in return..."
- i. what's our goal... [peace and contentment](#)... whether we have little or a lot... notice it does not matter if you're poor or rich... peace doesn't come from money... don't demand and don't expect instant gratification... more stuff doesn't always mean more happiness...
Phil 4:11-12... "I have learned to be content in any circumstances... with little or a lot..."
1Tim 6:6-10... "godliness with contentment is great gain... content with food and shelter... those who want to be rich fall into temptation... plunging them into ruin and destruction..."
- j. to be [victorious over money](#)... to be master, not servant... must do things God's way... starts by being faithful with a little... then you will be trusted with true riches... [pray](#)...
Luke 16:8-14... "whoever is faithful in little is also faithful in much... cannot serve both God and money... the Pharisees, who were lovers of money, were listening... scoffing and ridiculing Him..."