"Time to take the test." Those five words spoken by teachers have brought anxiety and even outright panic to many students over the years. "I don't think I'm ready for this. What if I fail?" Speaking of tests, why did the firefly worry about failing the test? He wasn't sure he was bright enough. Well, did the firework fail his test? No, he passed with flying colors. But, what happened when the strawberry didn't study for its test? It found itself in a jam. So then, how did the pilot pass his test without even studying? He winged it.

Tests. They can be intimidating. *But* the prospect of having to pass a test causes a person to work hard and to study hard. In the end, tests can bring about many positive results, not the least of which is increased knowledge and increased confidence. Yes, tests can be a very good thing.

**You** are being tested. Did you realize that? Sometimes psychologists will test a child without them even knowing it. What they'll do is place a child into a room and surround that child with playmates, give the child toys, and then stand behind the two-way-mirror and watch. The psychologists will stand there with their lab coats on, their clipboards, and observe. How will that child act? What will he do with those toys? How will he treat his playmates? That child has no idea that he is being tested.

The same is true for you. God has placed **you** into this world. He surrounds you with people. And instead of giving you toys, God gives you money. And then God stands back and watches you. How will you act? "What will you do with that money that I've given to you?", He wonders. "How will you treat the people I've surrounded you with?"

Do you realize that every time you receive a paycheck, you are being tested? Proverbs 17:3 says, "The crucible for silver and the furnace for gold, but the LORD tests the heart." God is watching you, looking into your heart to see how much you love the money that you are receiving. He watches your spending habits, to see if you spend all your money on yourself, or if you're generous toward others. He looks at your budget, to see if you're worldly, or if you're spiritual, in the way that you use your money. God says to himself, "I've given him health. I've given her a certain set of skills. I've given them the opportunity to make money. Now, how will he, how will she, use it?" Do you realize that God is testing you, examining your attitudes, your motives, your choices, every time you receive a paycheck?

In some ways, that's intimidating, isn't it? When it comes to my approach to money, what is Jesus looking for from me? Since I know I'm being tested,

and since I want to please God and please my Savior, in all things, including my use of money – how should I do that? What does God want me to do?

In our Gospel lesson this morning, Jesus taught His disciples about money. He told them the story of a man who was fired from his job. He was a manager of financial accounts for a rich man, and he was about to be thrown out onto the street. So, what does he do? He decides that he's going to make some friends before he loses his job. He calls in one person who owes his master some money, and says to him, 'Here's what I'm going to do for you. I'm going to cut your bill in half.' He calls in another person who owes his master money, and says to him, 'I tell you what. Here's what I'm going to do for you: I'm going to cut your bill by 20 percent.' This manager did these things with the hope that one day these people welcome him in and help him after he loses his job.

When his master finds out what he was doing, an amazing thing happens: Instead of being angry and condemning the dishonest manager, his master commends the man. The reason being, Jesus tells us, is because the manager was being so shrewd and clever when it came to money. And then, Jesus gives the main point of this story in verse 9: "And I tell you, make friends for yourselves by means of unrighteous (worldly) wealth, so that when it fails they may receive you into the eternal dwellings." Use the money you have right now with the future in mind. Make friends for yourself that will someday welcome you into heaven. Don't spend your money on yourself only, use it to benefit other people. And don't just spend your money on earthly things. Use your money for spiritual purposes, to benefit people in a spiritual way, so that when you go to heaven, there will be people there who will welcome you.

For example, say a friend of yours has fallen upon hard times. It's really his own fault. He has made some poor financial decisions, as well as some bad life choices and now he needs help. What do you do? If you help your friend with your money, you're going to have to make some sacrifices. You're not going to be able to spend as much on yourself, for entertainment, or for clothes, for a new phone, or for a trip. But you want to help this person, and so you make some sacrifices.

But you also want to see that person in heaven someday. What good is it to be nice to someone, and then that person dies and goes to hell? And so, you also use your money to support the ministry of God's Word. There is a church that is reaching out to your friend. Now if you use your money to support that church, once again, you're going to have to make some sacrifices. You're not going to be able to spend as much on yourself. All those things you want to buy

for yourself – you're not going to be able to do it all, if you're serious about financially supporting the ministry of the Word of God. So, what do you do? You decide to make that sacrifice.

And there you are. You have this pile of money that God has given to you. And God is testing you. Yes, you are paying your bills. But you're also using that money to help your friend in need. You're also using that money to support the ministry of God's Word. You wonder if it's all worth it, because now you're not able to buy everything that advertisers say you should buy. But your friend becomes a Christian. Your friend comes to faith in Christ, and then dies a few years before you do, and then you die, and that friend of yours is waiting for you in heaven. As Jesus describes here, he "welcomes you into eternal dwellings." Was it worth it? The two of you are in heaven. And you helped to make that possible, by the way you used your money while you were here on the earth.

God is testing you, to see how you will be with your money. In verses 10-12, Jesus tells us that God is watching you, to see if you can be trusted. In verse 11: "If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?" In other words, the riches of heaven – "how can I give you heaven, God says, if I can't even trust you with money? And then verse 13: "No servant can serve two masters, for 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 God and money." Are you trying to love God and love money? You can't do both, Jesus says. If you love money that will eventually kill your love for God.

Have you been doing well on this test that God is putting you through? He wants you to be generous but isn't there a part of you that says: "I'd rather spend my money on myself." God wants you to use your money for spiritual purposes, but isn't there a part of you that says, "That's no fun. I'd rather spend money on things I can see. There are so many things I want to buy. I don't want to give my money toward spiritual purposes." Have you been trustworthy with the money that God has given to you? God has been watching you - have you been doing well on this test?

What will God say to you when you stand before Him someday? Will He say to you, "Why did you waste your life that way? I gave you all this money, and you squandered it on yourself, and on earthly things." Is that what God will say to you?

If you have faith in Christ, the answer is no. God will say to you, "Welcome my child. Well-done, good and faithful servant! Welcome to the banquet of heaven!" God will say that to you, because Jesus Christ has died on

the cross to take your sins away. The blood of Jesus purifies you from all sin. There is no condemnation for you who are in Christ Jesus. You have been forgiven for all of your sins. Jesus died for you. And so, God will welcome you through the gates of heaven, because of Christ. And God won't be the only one that welcomes you. People will be there, people you have helped during your lifetime. People that were in trouble, and you made sacrifices to help them. People will be there that needed Christ in their lives, and you made financial sacrifices so that the Word of God could be shared with them. These people will someday cheer at the top of their voices when they see you escorted into heaven.

Isn't *that* good news? God has forgiven you for all the mistakes you have made in your life. And there is a group of people in heaven that just can't wait to welcome you. This affects the way we live our lives right now, doesn't it? God is testing me. So, I will use my time on this earth for His purposes, and not just for mine. That paycheck is God's gift to me. I'll fulfill my obligations - I'll pay my bills. I'll save up for emergencies. But I'll also look for ways to use that paycheck to help others. That's God's purpose. I'll also use that paycheck to support the ministry of the Word. *That's* God's purpose. I do that, not because I have to, but because I want to – I'm preparing for the future. I'm looking forward to that day when I will be welcomed into heaven by all my eternal friends. I can't wait to see you there. May God bless you with faith in Christ, and with a spiritual approach to the money he has given to you. Amen.