

I had an interesting conversation this week about pension planning. You can tell that I'm well into middle age – no one else would put the words 'interesting' and 'pension planning' in the same sentence. And I can tell that most of you are well into middle age because none of you thought that I'd done anything remarkable in that sentence until I pointed it out. Wouldn't it be brilliant if you could go back in time, say 20 years, and start paying money into a decent pension scheme, rather than spending it on whatever you were actually spending it on? Where did all that money go? What use is it now? How many people really have the financial foresight to plan for the future in that kind of way?

Of course, most financial planning is a kind of refined gambling, and no one has a perfect vision of what will happen next, but the principles are sound. Use what you have now to ensure that you have what you will need in the future. You will know, I hope, that Jesus preached about money and possessions more than any other earthly subject – certainly more than about sexuality, or the gender of clergy, or the colour of Communion wine or whether the hymns are in a book or on a sheet. And the parable about the steward in Luke 16 is one of the most famous pieces of such teaching, and some would say the most difficult. I don't think it's that hard, however. The core message is simple: use what you have now to make sure your future is secure.

At first sight it looks like Jesus is commending dishonesty. The steward has been found to be bad at his job, and almost certainly lining his own pockets by lending his master's money at interest. Faced with the loss of his job he indulges in some dodgy dealing, and aims to give his creditors a good deal. Lending money at excessive interest was against the law anyway, so in reducing the amount the creditors have to pay back the steward gets his master's money back intact, gains some credit in the eyes of the law by ending up having lent the money fairly, and has some very happy clients who will presumably look after him in return. Everybody wins, it seems, and he would presumably walk into a job in a City hedge fund, no questions asked, given his fancy footwork.

What Jesus commends here is not the dodginess, but the underlying principle of using what you have now to ensure your security in the future. The steward is an illustration, not an example! He is forced, in a crisis, to make the best use of the things he has. Jesus says: "Look around you. Look how people make themselves as secure as they can using money and possessions. You know that money can't save you really. So if people do the right thing with the wrong stuff, what are you going to do with the possessions and the money you do have? How are you going to use them to ensure that, when you fail, when you die, your future will be secure?"

All of the parables and incidents in the chapters around this story are about crisis, about decision, about salvation, about rescue and new life – the lost sheep, the lost coin, the prodigal son, the rich man and Lazarus. The theme is clear: live well, now, so that rescue, salvation, will be secure eternally. The Christian life is about living well, righteously, now, in a way which will also ensure our life eternally. "So," says Jesus, "You know how money can take you captive. If money uses you, your eternal future might not be secure. Who's your real master? If you are serving God as your master, you will use your money wisely and righteously."

We are in Northern Europe. Britain. England. Yorkshire. We are not good at talking about money. But at least have a conversation with yourself, and ask yourself what you have, and what you want to do with it. Jesus is brutal here: you will either serve God, or you will serve your money, your possessions. Ask yourself: is what you have dragging you down or leading you to glory? Are you making a difference with it now, or is it running you? And where is your ultimate security? I don't think this parable is advising us not to plan financially for our future, because we need to be wise, and ideally not be a burden on others. But we can get so fixated with being secure financially that we forget where our true security lies.

This is a parable about investment, about planning, about looking ahead. One Sunday a year we take the opportunity to do that with regard to our giving to the ministry of the church. At the Finance Committee we look carefully at how much money is coming into the Minster's accounts, and how much we are spending. Nearly half of our income is given directly by people, mainly you and me, the regular worshippers. Well over £100,000 is given in a planned way – in a way which means that you have taken a conscious decision, written it down, acted upon it and delivered on it. That figure has remained solid even in these difficult days. I cannot tell you how encouraged I am by that. And I'm encouraged that, by and large, we seem to be on budget this year. But we are only ever one slip from disaster, and our eye must always be on the ball.

Overall our giving is slightly down. That's not too much of a surprise, as in recent years some people have cashed in on their investment and are spending it in glory. It takes quite a time for new people to raise their giving to serious levels – and that's what this reminder is all about. Your giving money away – to the Minster and to other good and Christian causes, is not about the causes themselves. It is about what you think about your money – whether it is controlling you or you are controlling it. So let me give you a fact which can be proved statistically. Most people give to the church through a standing order. The amount people give in this way rarely changes month by month. I guess that's the point. You've made a joyful decision how much to give, and you tell your bank and that's it.

But what if your circumstances change? It's actually quite an effort to make the change – you have to go online, or write in, and it's a faff. I'd rather you gave by a standing order. But people who give in the collection week by week seem to be able to change the amount they give much more easily. So...is your standing order controlling you, or are you controlling it. Should the amount change? Change it! Make the most of what you have. Invest your money in things which will make a difference. Much depends on it. And if you only ever give your loose change to God, as if God was someone begging on the street, think again, and use the form to start the process of giving in a planned way. This is a kind of spiritual pension, and you are not too young to start it going.

Make friends for yourselves using the unrighteous things you have, says Jesus. Make it work for you, not you for it. Do good with it. And be absolutely sure that the only way you can lose what is secure for you in heaven is by showing God that you trust your possessions more than you trust him. So whom will you serve?