

## FINANCIAL ADVICE FROM A CROOKED MANAGER Luke 16:1-13

Some people avoid church because they feel the preacher is just after their money. As a result, many pastors and churches avoid the subject of money. Their concern is understandable. And their motives may be sincere. But their strategy is misguided. You cannot be a faithful Christian or congregation if you avoid the fundamental subject of financial stewardship. There are more than 600 references to prayer in the Bible? And there are almost 500 references to faith. But there are over 2,350 references to money. One out of every ten verses in the Gospels is about riches, wealth, or material possessions. And over half of the recorded parables of Jesus address money matters. In fact, Jesus talked about financial stewardship more than heaven and hell combined. No wonder Jesus follows the three parables about SALVATION in Luke 15 with two parables about STEWARDSHIP in Luke 16: THE PARABLE OF THE UNJUST STEWARD and THE PARABLE OF LAZARUS AND THE RICH MAN.

THE PARABLE OF THE UNJUST STEWARD is considered the hardest parable of Jesus and the most difficult passage in Luke's Gospel. But this complex text makes a simple point: THERE IS NO DISCIPLESHIP WHERE THERE IS NO STEWARDSHIP. Your money management is an objective indicator of your true devotion to Jesus Christ. In fact, your financial stewardship may be the only aspect of your Christian walk you cannot fake. You can fake prayer, Bible knowledge, worship, holiness, or concern for the lost. But you cannot fake stewardship. Your checkbook will tell on you. Your life story can be written from your bank statement. It reflects your time, goals, priorities, convictions, and relationships. When government, law enforcement, or business suspect fraud, they follow the paper trail to see where the money went. Good intentions, personal testimonies, and character witnesses do not matter. What happened to the money is all that matters. This is what Jesus does when he tells this parable about a crooked CEO who cooked the books to maintain his lifestyle after he was fired for embezzling his boss' money.

---

**Luke 16:1** says: *"There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions."* A rich man had a manager, a servant who oversaw his master's estate. A steward had to be a man of impeccable character, being entrusted with his master's receipts and records. He had power-of-attorney over his master's estate. So verse 1 describes a manager's worst nightmare. He was charged with wasting his master's goods. The word charges denotes the malicious intent of the accusations. And the word wasting is the same word used in **Luke 15:13** to describe how the prodigal son wasted his inheritance in the far country. **Luke 16:2** reports: *"And he called him and said to him 'What is this I hear about you? Turn in the account of your management, for you can no longer be manager.'"* Verse 3-4 records the manager's response. He said to himself: "Now what! I have a bad back. I can't do manual labor. And I have my pride. I will not beg. What will I do? I've got it! I know what to do so that someone will take me in when my master kicks me out."

So he called his master's debtors together. And he says to one of them, "*How much do you owe my master?*" – a question the manager already knew the answer to. The debtor said, "*A hundred measures of oil.*" Or about 850 gallons oil, which was the yield of about 150 olive trees and was worth about 1,000 denarii. The manager said, "Here, take your bill and quickly change it to fifty measures. Then he said to another debtor, "*And how much do you owe?*" "*A hundred measures of wheat,*" came the reply. It was about 1,000 bushels, the yield of about 100 acres, and was worth about 2,500 denarii. News of this meeting traveled fast. And the master heard about it. But when asked to respond, he commended the dishonest manager for his shrewdness. And the parable abruptly ends there. Verses 8b-13 record Jesus' commentary on this parable, in which he uses the bad example of this dishonest manager to teach three godly principles of financial stewardship.

---

## **I. USE YOUR MONEY WITH STRATEGIC GENEROSITY.**

Verse 8a says: "*The master commended the dishonest manager for his shrewdness.*" One reason why this parable is so difficult is because of the commendation the rich man gives the dishonest manager. The steward misappropriated his master's money and falsified official documents to provide himself a golden parachute. He is even called the dishonest manager. Yet the master commended him for his shrewdness. The master does not commend the manager's dishonest activities. He commends him for his strategic wisdom in devising and executing a plan to ensure he would not go from a CEO to a bum on the street. Even though the master was cheated, he had to give this crook his props for being smart enough to think about his future in the midst of a crisis.

Jesus consigns this commendation in verse 8b: "*For the sons of this world are more shrewd in dealing with their own generation than the sons of light.*" Jesus laments that unbelievers often work diligently, plan well, save aggressively, spend carefully, and invest wisely, when believers do not. Jesus does not give this criticism to challenge us to compete with the world's financial success. We know this because the Lord qualifies his statement with the phrase "their own generation." People of spend their lives building financial empires. The rules say that the one with the most toys at the end wins. But the one with the toys still dies. It does not pay to try to beat the world at its own game. So use money with godly wisdom. How do you do that? Verse 9 says, "*And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.*"

The instruction of verse 9 is just as controversial as the commendation of verse 8. Jesus calls money "unrighteous wealth." Yet he commands, "*Make friends for yourselves by means of unrighteous wealth.*" And he gives the reason: "*so that when it fails they may receive you into the eternal dwellings.*" This statement has perplexed many expositors. But the context helps. **Luke 16:1** begins: "*He also said to the disciples,*" which points back to **Luke 15**. **Luke 15:1-2** reports: "*Now the tax collectors and sinners were all drawing near to hear him. And the Pharisees and scribes grumbled, saying, 'This man receives sinners and eats with them.'*" The word

**“receives”** means to welcome, accept, or embrace. Jesus even ate with them, which was more about fellowship than food. Jesus actually befriended sinful people. **Luke 15:3-32** records Jesus’ response to the complaints of the religious leaders. He tells three parables that make the same point: LOST PEOPLE MATTER TO GOD!

Watch the progression of the text. It is in the word “receive.” In chapter 15, Jesus responds to those who criticized him for receiving sinners. In chapter 16 he tells this story of the unjust steward who pulled a fast one so his master’s debtors would receive him into their homes after he was fired. Then in verse 9, Jesus says, *“Make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.”* In verse 14, Jesus condemns the Pharisees for being lovers of money. And in verses 19-31, Jesus tells THE PARABLE OF LAZARUS AND THE RICH MAN. The rich man lived luxuriously, while Lazarus sat outside his gates sick, begging for crumbs. But the rich man would not receive him. Both men died. Lazarus went to heaven. The rich man went to hell. He who would not receive Lazarus on earth to give him a crumb of bread wanted to receive him in heaven so that Lazarus could give him a drop of water. Here’s the point: EVERY PERSON WILL SPEND ETERNITY SOMEWHERE. And it is a sin for Christians to use money as if Jesus didn’t die, didn’t rise from the dead, and is not coming again.

**Imagine you live in the South during the US Civil War and have accumulated a large amount of Confederate currency. And suppose you discover the Union will win the war and your money will be useless. Unless you were foolish, you would cash in your Confederate money for Union currency. You would keep only enough Confederate money to meet your basic needs until the war was over. Well, Christians have inside information on a coming worldwide change in our social and economic order. And the currency of this world will be useless when we die or Christ returns, whichever comes first. That knowledge should radically affect our investment strategy.**

In 1956, Auca Indians in Ecuador killed five Christian missionaries. But one of them, **JIM ELLIOT**, had lived with a motto that made their martyrdom a victory: “He is no fool who gives what he cannot keep to gain what he cannot lose.” **Matthew 6:19-21** says: *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where you treasure is, there your heart will be also.”* As followers of Jesus Christ, we must use our money for something greater than a bigger house, a nice car, a fatter retirement fund, newer furniture, or a longer vacation. We must use our money to invest in eternity! There are several wise investments you can make with your money that will reap eternal dividends.

First of all, give to the POOR. **Proverbs 19:17** says, *“Whoever is generous to the poor lends to the Lord, and he will repay him for his deed.”* Likewise, give to CHILDREN. **Proverbs 13:22** says, *“A good man leaves an inheritance to his children’s children, but the sinner’s wealth is laid up for the righteous.”* But the wisest investment you can make is to give to the CHURCH. The church is the hope of the world. When you invest in the mission and ministry of the church, you are investing in eternity. **2 Corinthians 9:6-8** says, *“The point is this: whoever sows sparingly will also reap*

sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace about to you, so that having all sufficiency in all things at all times, you may abound in every good work.”

---

## II. USE YOUR MONEY WITH UNCONDITIONALLY INTEGRITY.

Verse 10 says: *“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.”* We live in a world that judges success based on what one has. Consequently, people are always trying to get more. Many people think life begins with a six-figure salary. So they are always trying to get more. And people who make six-figure salaries are trying to get more, because they think a six-figure salary requires a six-figure lifestyle. It’s a vicious cycle that never satisfies. But God does not judge you by much you have. You can have a little or a lot. It doesn’t matter. God is only concerned with one thing: Are you faithful with what you have? One of the greatest compliments Jesus gave was to a widow with two mites who honored God with what she had. And in **1 Corinthians 4:2**, Paul says, *“Moreover, it is required of stewards that they be found trustworthy.”*

More money is not the ultimate solution to your problems. God requires you to be faithful with whatever you have. And if you are faithful where you are, with what you have, as long as providence requires, God will promote you. In **Mathew 25:14-30**, Jesus tells THE PARABLE OF THE TALENTS. A rich man went on a journey and entrusted his money to servants. To one he gave five talents, to another two, and to another one. When he returned, he called them in to give an account of their stewardship. The 5-talent guy and 2-talent guy both doubled the master’s money. And he commended them with the same words: *“Well done, good and faithful servant. You have been faithful over a little; I will set you over much.”* But the 1-talent guy did not invest his master’s money. He hid it in the sand, waiting for the master’s return. And the master called him a wicked and lazy servant. Unfortunately, too many of us want to be rulers before we have been faithful. But it happens the other way around. Be faithful with what you have. Then God will promote you.

---

Verses 11-12, Jesus asks two questions that shed light on the principle in verse 10. The first question addresses THE MATTER OF STEWARDSHIP. Verse 11 says, *“If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?”* “Unrighteous wealth” in verse 11 parallels “a very little” in verse 10. And “the true riches” in verse 11 parallels “much” in verse 10. We treat money like it is such a big thing. But Jesus says it is really a little thing. And if you cannot be trusted with something as little as money, how can he trust you with true riches? In verse 9, Jesus says, *“Make friends for yourselves by means of unrighteous wealth.”* But the flesh, the world, and the devil will do everything to stop you from using your money to invest in eternity. So Jesus uses the same phrase “unrighteous wealth” in verse 11 to say that money is not real wealth. And if you cannot be trusted with

something as little as money, who can trust you with true riches? Jesus put it this way in **Matthew 16:26**: *“For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?”*

In verse 12, Jesus asks another question that addresses THE MATTER OF OWNERSHIP: *“And if you have not been faithful in that which is another’s, who will give you that which is your own?”* Be faithful with your money because it is not real wealth. But you should also be faithful with your money because it is not really **your** money. Here is the first, primary, and ultimate principle of Christian stewardship: GOD OWNS IT ALL! **Leviticus 27:30** says that the **TITHE** belongs to the Lord. But the Lord owns the other ninety percent, too. **Psalm 24:1** is God’s bank statement: *“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.”* God owns everything. You own nothing – not a house or car or toothbrush! You don’t even own you. **I Corinthians 6:19-20** says, *“Or do you not know that your body is the temple of the Holy Spirit within you, whom you have from God! You are not your own, for you were bought with a price. So glorify God in your body.”* Mark it down: MONEY IS A TEST. If you cannot be trusted with what belongs to someone else, you can’t be trusted with something of your own.

An old fable tells of a poor man who begged for food. One day he found out that the king was coming to town. And he decided to go out early to get a good place to wait for the king to pass by. He found a place and waited. In his pouch, the poor man had some fruit, a sandwich, and a few coins. Finally the king came down the road. The poor man jumped up and called out, “Good sir, I am one of your poor servants. Take mercy on me and give me a coin.” The king looked down at him and said, “You give me a gift!” The poor man was stunned. Angrily, he reached into his pouch and pushed aside the sandwich and fruit and coins. He found some crumbs in the bottom of the pouch and gave them to the king. The king went on his way. And the beggar went to his hovel and cried. But when he emptied his pouch, he discovered three gold pieces where the three crumbs were, shaped exactly to the size of the former crumbs. “Why,” he moaned, “Did I not give the king my best?”

God is the king who owns everything. You are the beggar who owns nothing. The more you keep from God the more you cheat yourself. But the more you give the more he gives to you. **Luke 6:38** says, *“Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put in your lap. For the measure you use it will be measured back to you.”*

---

### **III. USE YOUR MONEY WITH SINGLE-MINDED DEVOTION.**

Verse 13 says, *“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.”* Jesus is not talking about working for two different bosses. Many people do that. But this is not about a worker having multiple jobs. It is about a **servant** who is under the sovereign authority of the master of house. He is not his boss’ staff member. He is his master’s property. A slave can no more serve two masters than he can walk in

two different directions at the same time. He can only serve, love, or be devoted to one. He must choose between masters. In the closing sentence of verse 13, Jesus gives the application of this principle: "You cannot serve God and money."

The word money is literally "mammon." It comes from a Hebrew root meaning "to entrust" or "to place in someone's keeping." Mammon, therefore, meant the wealth one entrusted to another. But the meaning of the word shifted from passive ("that which is entrusted") to active ("that in which one trusts"). This is how materialism operates. Money can go from being a sacred trust you humbly receive from a gracious God to becoming a false god in which you place your trust, joy, and security. **1 John 2:15-17** warns: *"Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world – the desires of the flesh and the desires of the eyes and pride of life – is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever."* So you cannot serve God and money. The two are diametrically opposed, mutually exclusive, and self-contradictory.

- **God calls us to walk by faith; money calls us to walk by sight.**
- **God calls us to be humble; money calls us to be proud.**
- **God calls us to set your minds on things above; money calls us to set our minds on things below.**
- **God calls us to look toward unseen things; money calls us to look toward things that are seen.**
- **God calls us to live for eternity; money calls us to live for temporary things.**

Jesus did not say you cannot have God and money. He said you cannot serve God and money. But you can serve with money. You must choose. If you serve money, you cannot serve God. And if you serve God, you will not serve money. So Jesus advises us to use money with a single-minded devotion to God. Here's why: Money is a wonderful servant, but a horrible master. 1 Timothy 6:10 says, "For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

So let me close by giving you some wise financial advice: LET GOD BE YOUR MASTER! Be like Joshua who said, "As for me and my house, we will serve the Lord." Be like Jesus when he was tempted in the wilderness to compromise for the sake of worldly glory. He said, *"For it is written, 'You shall worship the Lord your God and him only shall you serve.'"* Be like the psalmist who said, *"Make a joyful noise to the Lord, all the earth! Serve the Lord with gladness! Come into his presence with singing!"* Let God be your master.

Here's the good news: SERVING THE LORD WILL PAY OFF! Ask Abraham. God blessed Abraham with a son, Isaac. But then God tested Abraham to make sure he was not putting his son ahead of him. So he told Abraham to sacrifice Isaac on Mt. Moriah. And while they were on their way, Isaac said, "Dad's something's missing. Where is the lamb for the burnt offering? And Abraham responded by saying, "Son, the Lord will provide." And the Lord did provide a ram in the bush, which Abraham sacrificed instead of his son. And Abraham named the place *Jehovah-Jireh*. It means, "God will provide" or "God will see to it." And God has not changed. He is still the God provides. He is still the God who will see to it.

IF THE WORLD FROM YOU WITHHOLD OF ITS SILVER AND ITS GOLD  
AND YOU HAVE TO GET ALONG WITH MEAGER FARE  
JUST REMEMBER IN HIS WORD HOW HE FEEDS THE LITTLE BIRD  
TAKE YOUR BURDEN TO THE LORD AND LEAVE IT THERE

IF YOUR BODY SUFFERS PAIN AND YOUR HEALTH YOU CAN'T REGAIN  
AND YOUR SOUL IS ALMOST SINKING IN DESPAIR  
JESUS KNOWS THE PAIN YOU FEEL, HE CAN SAVE AND HE CAN HEAL  
TAKE YOUR BURDEN TO THE LORD AND LEAVE IT THERE

WHEN YOUR ENEMIES ASSAIL AND YOUR HEART BEGINS TO FAIL  
DON'T FORGET THAT GOD IN HEAVEN ANSWERS PRAYER  
HE WILL MAKE A WAY FOR YOU AND WILL LEAD YOU SAFELY THRU  
TAKE YOUR BURDEN TO THE LORD AND LEAVE IT THERE

WHEN YOUR YOUTHFUL DAYS ARE GONE AND OLD AGE IS STEALING ON  
AND YOUR BODY BENDS BENEATH THE WEIGHT OF CARE  
HE WILL NEVER LEAVE YOU THEN, HE'LL GO WITH YOU TO THE END  
TAKE YOUR BURDEN TO THE LORD AND LEAVE IT THERE