



**DISCLAIMER:** These messages are offered for your personal edification and enrichment. There is no legal copyright on this material. I have used many sources, and I have always attempted to cite any exact quotations. Any failure to cite a quote is simply an oversight on my part.

If you are a preacher or teacher, I encourage you to use this material to stimulate your own Spirit-driven imagination. Additional study beyond this material will benefit both you and your listeners. You have my full permission to use any of this material as long as you cite the source for any substantial amount used in your message.

If you borrow the majority of a message or outline, I encourage you to simply preface your remarks by saying something like: ***“Some (or “much” as the case may be) of the ideas I’m sharing in this message came from a message by Pastor David Dykes in Texas.”*** This simple citation may prevent any criticism that may be directed toward you.

To put it in Texas terms, “You’re mighty welcome to use any and all of my ingredients; just make your own chili!”

For the Joy...  
Pastor David Dykes

## INTRODUCTION

The recent accounting scandals have shaken our economy to its roots. I read about a third grade class in which the students were telling about the jobs their parents had. One little boy shocked the class by saying, "My dad is an exotic dancer." After class, the teacher took the boy aside and said, "Now, son, is your dad *really* an exotic dancer?" He said, "No ma'am, he really works for Arthur Andersen, but I was too embarrassed to say that."

After spending the past few weeks studying the Parable of the Loving Father (sometimes called the Prodigal Son), we arrive at chapter 16 to find one of the most unusual parables Jesus ever uttered. Some Bible teachers merely skip over it or ignore it. I call it the parable of the Crooked Manager. It's a story about an employee who "cooked the books" for his employer. He used dishonest methods to give an accounting of his company's assets. It reads much like a deposition from the Enron or WorldCom hearings!

It's a parable about money, which shouldn't be surprising because of the 38 parables Jesus told, 19 of them dealt with handling possessions. Baptism is important, but there are 16 times more verses in the New Testament on handling money than are devoted to baptism. The Lord's Supper is important, but there are 32 times more Biblical statements about Christian financial management than about the Lord's Supper. Since Jesus had so much to say about it, we'd better pay attention. I hope you know you can trust God—but when it comes to handling God's money, how much can he trust you? Keep your Bibles open because we will read each section of scripture as we discuss it. First, we will consider:

### **I. THE PARABLE: THE GOOD EXAMPLE OF A CROOK (1-8)**

Let's just read the parable beginning in Luke 16:1:

Jesus told his disciples, "There was a rich man whose manager was accused of wasting his possessions. 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.' The manager said to himself, 'What will I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg—I know what I'll do so that, when I lose my job here, people will welcome me into their houses.' So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?' 'Eight hundred gallons of olive oil,' he replied. The manager told him, "Take your bill, sit down quickly, and make it four hundred.' 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.' 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."

The "moral of the story" is found in the last sentence and it's the key to understanding the parable. The manager was a cunning, conniving, dishonest rascal—but you can't help but smile at how shrewd he was. When he learned he was about to lose his job (because he was dishonest and wasteful), he decided to cover his own assets. He went to the best customers and gave them deep

discounts on what they owed his boss. Why? Obviously, after he was kicked out of his company for mismanagement, he would go to one of those customers who "owed him a favor" and hopefully they would remember his action and give him a job. When it came time to be fired, even his boss said, "I've got to hand it to you, you are cunning, devious, despicable fellow—just my kind of guy—now get out of my sight!"

That's how business is still done. You hear expressions like, "You scratch my back and I'll scratch yours. A tit for a tat. Hey, I owe you one!" Jesus isn't suggesting we use dishonest business practices, but He *is* suggesting we can learn something from the clever way cunning people operate.

First, notice Jesus recognized there are only two kinds of people. He divides the entire human race into these two groups. Some are what He called, "people of this world" and the others are what He called "people of the light." Which group are you in? People who do not have a personal relationship with God are "of this world." This present world it is not all there is—there is another world. This world is temporary, and the other world is eternal. This world is physical, and the other world is spiritual. Millions of people live their lives as if this world was all there will ever be. They devote their entire lives to getting ahead in this world and accumulating all the toys that will make them feel comfortable. On the other hand, those of us who are "people of the light" have a personal relationship with the God of the Universe. The Bible says, "God is light and in Him is no darkness at all." (I John 1:5) We are living in this world, but we know this world is not all there is. We will never feel totally comfortable in this world because it's not really our home. Like Abraham, we are looking for a city not made with human hands.

In spite of this, Jesus said we should learn to be a little shrewder in the ways of the world without becoming like the world. Sadly, Christians are some of the most gullible, naïve folks around. Almost every week you read another story about how some trusting Christian was bamboozled by a scam where they gave away their life's savings in some "sure-fire investment." When it turns out to be a scam, they say, "Why, he seemed to be such a fine Christian that I trusted him."

Gullible Christians are the ones who have kept alive the old false rumor about how Madalyn Murray O'Hair has a bill before Congress that will outlaw all religious broadcasting. It's been around for twenty years and thousands of dollars of God's money have been spent of paper and postage to write letters to the Federal Communications Commission and Congress to protest something that was always a rumor. There's an email version of the same rumor. I would say Madalyn Murray O'Hair is laughing in her grave, but I don't think she's very jovial right at the moment.

Come on, Children of the Light, wake up! The reason we all need a little dose of worldly wisdom is because we have to live and operate in a world filled with dishonest, crooked people. If you aren't shrewd, you'll be eaten like a lamb in a pack of wolves. That's what Jesus meant when He said, "I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves." (Matthew 16:10) Note the distinction. The crooked manager in the parable was as shrewd as a snake, but he was as guilty as sin. What can we learn from the Crooked Manager? He knew he was facing a deadline; he formulated a plan, and he acted before the opportunity was gone. We are also facing a deadline. Do you have a creative plan to influence

your world before that deadline? Are you letting opportunities pass by? We must learn to be wise in the ways of the world, but we must remain as innocent as doves—that’s hard. In fact, like every other command in the Christian life, it’s *impossible* without the indwelling power of the Holy Spirit. That’s the parable and the “moral” to the story, but Jesus is just getting started. Let’s notice:

## **II. THE PRINCIPLES: MONEY LESSONS FROM CHRIST (9-18)**

Jesus used this unusual parable about a crooked man to launch into four practical principles about handling money. We know these teachings are about money because of the reaction of the Pharisees. Look down to verse 14: “The Pharisees who loved money, heard all this and were sneering at Jesus.” You may hear some Christians teach that money is evil. I disagree. Money is not immoral—it is *amoral*—morally neutral. It’s what you *do* with money that determines its moral value. Money can be used to build a facility like this, or to feed the hungry, or to educate people, or to take the gospel around the world. Or money can be used to buy drugs, create pornography, or to pay someone to kill another person. The Bible never says money is evil—it is the love of money, the craving for money that is a problem. We read in 1 Timothy 6:9-10, “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many griefs.” Isn’t that true? We all know folks who have no time for God because they are busy making the almighty dollar or spending it. Every now and then, even the *Wall Street Journal* gives some sound financial advice about money. A few years ago, they ran this statement: “Money is an article which may be used as a universal passport to everywhere except heaven, and as a universal provider of everything except happiness.”

That’s what I call real financial advice. Let’s get some more real financial advice from the lips of the Creator of heaven and earth—the Lord Jesus:

### **1. Your best investment is in people that you’ll see in Heaven (vs. 9)**

How have your investments been doing lately? I have a hot tip to share with you about a great investment. It’s some inside information from the Creator of Heaven and Earth. This investment advice is found in 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.”

If you have a King James Version it says something about making friends with the “mammon of unrighteousness.” “Mammon” was the name of the ancient Canaanite god of riches. Jesus is saying we need to be clever in using our money so the end result will be seeing people in heaven. You can’t *buy* your salvation or anyone else’s salvation, and you can’t buy true friends. But notice how the crooked manager used his discounts to influence his customers so they would receive him favorably after he lost his job. In the same way, we should be using our money to influence people for Christ. Obviously the best way to do that is when you give your money for missions and evangelism.

A perfect example of this just happened here a few weeks ago. As you know, we brought seven Chinese guests to Tyler as part of our city partnership. Many of you gave of your time and money to host these students in your homes. Others of you escorted them to the various sights around East Texas. You were making friends with them. You weren't buying their friendships, you truly wanted to become their friends—and you did. In the process of visiting East Texas, all of them were exposed to the Good News of Jesus and they all received Bibles to read for themselves. One of the girls said to me the night before they returned to Fort Worth, "Last night I prayed to the God." Her eyes were brimming with tears. I got an email from her recently and she was thanking me and all the people who welcomed her to Tyler. She said her heart is hurting because she misses her new friends. She finished her letter by saying, "I know I will see you again—if not in this life, in the life to come."

Jesus said one day your money will be gone, and you'll be gone from your money. So while you have an opportunity, use your money to influence people so when you are living in the eternal dwellings (heaven) there will be friends there to welcome you. I'll come back to this verse at the end of the message. Next:

## **2. Your management of God's money determines if He can trust you with true riches (vs. 10-12)**

The next financial principle is expressed in verses 10-12. Jesus said, "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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

Jesus mentions two kinds of wealth. First, there is "worldly wealth." That's the money God gives each of us. You must remember all the wealth in the world belongs to God. He owns all the diamonds, all the gold, and all the oil wells. He owns the cattle on a thousand hills and He owns the hills as well. He is the One who causes us to prosper with this kind of wealth.

God gives us wealth so we can buy the basics to meet our needs. We use money to buy food, clothing and shelter. Also, He gives us wealth so we can enjoy things that go beyond the basic necessities. This is bonus wealth. God has promised He will meet our needs—but He never promised to meet our wants. When I speak of a "wealthy person" who do you envision? You probably think of some billionaire like Bill Gates, or at least a millionaire, but you don't think of yourself as wealthy. If you have money in your pocket to buy lunch, and you have an indoor toilet and your drove your own car to church, you are wealthier than 80% of the world's population. That's worldly wealth—but it came from God.

The main reason God gives us worldly wealth is to test us. He wants to see how well we manage that kind of wealth. Look again at verse 11. Jesus speaks of another kind of wealth. He calls it "true riches." If you are trustworthy with a little, God knows you can be trusted with a lot. If you prove to be trustworthy with worldly wealth, God can trust you with true riches. True riches have nothing to do with money. They include spiritual blessings like peace, security, and strength that are so valuable they can't be bought at any price.

Are you managing God's money wisely? The first question is: Are you returning a tithe of it to the Lord? It all belongs to the Lord, but He requires we give Him back 10% to demonstrate we trust Him. Sometimes people say, "If I was making a \$1 million a year, I'd be happy to give God 10% of it." Well, if you aren't tithing on your \$30,000, what makes you think God will trust you with a million dollars? It's not about tithing; it's about trusting. Do you believe God can be trusted when He speaks in Malachi 3:10? He says, "Bring the whole tithe into the storehouse that there may be food in my house. Test me in this, and see if I will not throw open the floodgates of heaven and pour out a blessing so great you won't be able to contain it." Now, if you think God is a liar, don't trust Him with a tithe. Or if you don't think He has the ability to do what He says He'll do—don't trust Him with a tithe. But if you think God is trustworthy, go ahead and start trusting Him by returning 10% of your income to Him.

The problem is too many of God's people are "tippers" instead of tithers. One of our money counters here at the church told me the other day. The best thing the U.S. government could do to help our church would be to quit printing \$1 bills! Are you just tipping God? It's okay to tip God if you tip the amount you are supposed to tip at a restaurant—15%. But most religious tippers give God a dollar here and a dollar there. Another problem is many Christians give God their "leftovers" instead of their "firstfruits." You pay all your other bills and if you have anything left over, you give some of it to God. God can't have first place in your life if you are giving Him last place in your checkbook!

The real issue is not whether God is trustworthy—it's whether or not we are trustworthy in managing God's money. Can God trust you with more than you are managing right now?

### **3. Money is a great servant but a terrible master (vs. 13)**

Jesus shares a great financial principle in verse 13. And contrary to what some men say, this is not a verse forbidding polygamy! He says, "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."

Again, it's that word "Mammon" the pagan god of riches. In America, some people have made money their god as well. Six and seven days a week they worship at the altar of the almighty dollar. Professor Howard Hendrix relates the story of visiting in the home of a wealthy Christian man from a blueblood family in Boston. He was impressed with the man's humility and down-to-earth attitude. Dr. Hendrix asked him how he could grow up in such wealth and not be consumed by materialism. The man replied, "My father taught us that everything in our home was either a tool or an idol. The choice was ours."

Some of you as old as me remember comedian Jack Benny. He was known as a skinflint who hated to spend his money. In the old comedy routine, Jack Benny was accosted by a robber. The mugger pointed a gun at Jack and said, "Come on, hand it over. Your money or your life!" Jack rubbed his chin and said, "I'm thinking, I'm thinking!" In the same way God is saying to each of us today, "Worship and serve Me or Money—which will it be." And we stand there, "I'm thinking. I'm thinking!"

How important is money to you? Several years ago, people were asked what they would be willing to do for \$10 million. The results were tabulated in a book entitled *The Day America Told the Truth*. 25% said they would totally abandon their family. 23% said they would become a prostitute for a week. 16% indicated they would leave their spouse. 3% said they would put their children up for adoption. Hey folks, it's only money.

In his commentary, the great Bible expositor Ray Stedman writes about this verse: Jesus' emphasis here is on the word "*and*." You cannot serve God *and* money. He is saying you cannot live to make money and live to serve God at the same time. If the reason you are living is to make money for the sake of the things money can buy, then that is your god, and you do not and cannot serve the living and true God. On the other hand, you can love God, and He can gift you to make money, as He has done for many. There is nothing wrong with making money or being wealthy, even being a millionaire or a billionaire. But the proof that you love God first, and that money only is an instrument of your love for him, will be that you use that money to help others without seeking recognition for yourself. That will indicate you love God and you are rightfully serving him with the money He gives you.

#### **4. Money is temporary but God's Word never expires (vs. 14-18)**

Let's pick up with verse 14: The Pharisees, who loved money, heard all this and were sneering at Jesus. 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. 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. It is easier for heaven and earth to disappear than for the least stroke of a pen to drop out of the Law. Anyone who divorces his wife and marries another woman [literally "to marry another woman"] commits adultery, and the man who marries a divorced woman commits adultery."

This is a perfect example of how scripture must always be studied in context. A text without a context becomes a pretext. When you read the last verse you may think Jesus is setting down a doctrine on divorce and remarriage. Someone might flip their Bible open and point out that verse to you as a proof text about divorce. However, Jesus is using the topic of divorce to illustrate the point that the Pharisees ignore the eternal law of God. Deuteronomy 24:1 said if a man took a wife and she found no favor in his eyes because of something "indecent" about her, that he was to write a bill of divorce and send her away. The bill of divorce was actually to help her be able to remarry. By the time Jesus spoke those words, the rabbis had taken that word "indecent" to mean just about anything from burning the bread to saying something disrespectful of her husband's mother to raising her voice to her husband. Rabbi Akiba went as far as to say a man could divorce his wife if he found another woman who was prettier. That's the context into which Jesus spoke these words. These Pharisees were making a mockery of the Law of God.

Now, let's back away and see what Jesus is saying. In verse 9 Jesus said one day money will be gone, and it will. When you die, worldly riches will cease to exist for you. Once a friend of mine and I were talking about a wealthy man who had just died. My friend said, "He started out with very little and he died a millionaire." I said, "No he didn't." My friend said, "Yes he did, he was

worth millions." I said, "He might have *made* millions, but when he died he wasn't a millionaire any more—he was exactly like the poorest beggar." We bring nothing into this world, and we take nothing out with us. You've never seen a U-Haul in a funeral procession.

Money is only temporary, but the Word of God lasts forever—it never expires. Have you noticed food and drugs have an expiration date? It's sometimes called a "use before" date. The Word of God has no expiration date—but it *does* have a use before date—use it before you die or before Jesus returns. After that date, it won't benefit you.

I've said it before, "You can't take it with you...but you can send it on ahead." Jesus spoke about laying up treasures in heaven. Jesus said we should invest our money in people because people have eternal souls and can go to heaven. But Jesus is pointing out there is something else that is eternal—the Word of God. There are only two eternal things we deal with in this world—the souls of men and women, and the Word of God. So that's where we should be investing our money. In 1 Timothy 6:17-19 God says, "Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life." (*The Message*)

Look again at verse 9. Are you investing your money in ways so that when you get to heaven there will be people there to greet you because of your gifts? Will there be some people there because of how you lived, what you said, and how you gave your money? When you are giving to God, you may not even realize how far your money is reaching with the good news.

I love the song by Ray Boltz entitled "Thank You." It starts out with him having a dream of being in heaven, and you are standing beside him. As you are standing there in heaven someone calls your name. Someone walks up to you and says, "Friend, you may not know me," then he said, "but wait—you used to teach my Sunday School when I was only eight. Every week you would say a prayer, before the class would start. One day when you said that prayer, I asked Jesus in my heart." Then in the second verse Ray sings, "Then another man stood before you; He said, 'Remember the time? A missionary came to church, His pictures made you cry. You didn't have much money—But you gave it anyway. Jesus took that gift you gave, And that's why I'm in heaven today!' Thank you for giving to the Lord. For I am a life that was changed. Thank you for giving to the Lord. I am so glad you gave."

I encourage you to manage God's resources in a way so when you arrive in heaven, there will be people there who will say, "Thank you for giving to the Lord."

## OUTLINE

### I. *THE PARABLE*: THE GOOD EXAMPLE OF A CROOK (1-8)

Jesus said, "I am sending you out like sheep among wolves. Therefore be as shrewd as snakes and as innocent as doves." *Matthew 10:16*

### II. *THE PRINCIPLES*: MONEY LESSONS FROM CHRIST (9-18)

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many griefs. *1 Timothy 6:9-10*

1. Your best investment is in people that you'll see in heaven (vs. 9)
2. Your management of God's money determines if he can trust you with true riches (vs. 10-12)
3. Money is a great servant but a terrible master (vs. 13)
4. Money is temporary but God's Word never expires (14-18)

"Tell those rich in this world's wealth to quit being so full of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they'll build a treasury that will last, gaining life that is truly life." *1 Timothy 6:17-19 The Message*