

## Managing Your Money Wisely

### 5 Lessons From The Dishonest Manager

1. Using money for the gospel (v.1-9)
2. Your amount of income doesn't matter (v.10)
3. Worldly riches vs. true riches (v.11)
4. Stewardship vs. ownership (v.12) (chick fil a operator)
5. The root problem: Who do you love? (v.13)

Intro: In 1904 William Borden graduated from a Chicago high school. He and his families were millionaires. As heir to the Borden family fortune, he was already wealthy. For his high school graduation present, William Borden's parents gave their 16-year-old son a trip around the world. As the young man traveled through Asia, the Middle East, and Europe, he felt a growing burden for the world's hurting people. Finally, Bill Borden wrote home about his "desire to be a missionary."<sup>1</sup>

One friend expressed disbelief that Bill was "throwing himself away as a missionary."

A story often associated with Borden says that, in response, he wrote two words in the back of his Bible: "No reserves."

This young man coming from a family who had millions of dollars found his heart wanting to be a missionary and share the gospel to lost people in poorer conditions.

Although not all of us are called to be a missionary to some unknown tribe in an unknown part of the world, God calls all of us to make disciples of all kinds of people. What if God called us to make some financial sacrifice, whether it's \$1 or 1 million to open the door for the gospel? Would you have "reserves?" Would you have regrets?

Today through this passage, Jesus gives us some lessons, a lot of it having to do with money. And so today's outline is: 5 Lesson from The Dishonest Manager.

# 1. Using money for the gospel (v.1-9)

v.16- **He also said to the disciples, -** To understand this parable we have to understand the context first. This parable is in the middle of Jesus' journey to Jerusalem as stated in Luke 9:51,

<sup>51</sup> When the days drew near for him to be taken up, he set his face to go to Jerusalem.<sup>1</sup>

As he journeyed towards Jerusalem he ate a Pharisee's house at the beginning of Luke 14 and then as he continued his journey it says in Luke 14:25 that "great crowds accompanied him" and Jesus taught them as well. Then tax collectors, Pharisees and scribes also joined in as seen at the beginning of Luke 15.

So that takes us to where we are now in the passage in the beginning of Luke 16 where Jesus is addressing the disciples with others including Pharisees also present which is clear when seeing their response in v.14 where they ridicule Jesus after he finishes teaching this passage.

**There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.**

Imagine you owned a 7-11 and you hired a manager to run it for you. And then you come in and you find him eating your twinkies, drinking all the Arizona Iced Tea and instead of depositing the cash in the register to the bank he uses it on lottery tickets. That's a manager wasting your possessions.

v.2- **And he called him and said to him, What is this that I hear about you? Turn in the account of your management, for you can no longer be manager. V.3- And the manager said to himself, "What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg."** – And so the owner decides to

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<sup>1</sup> [The Holy Bible: English Standard Version](#). (2016). (Lk 9:51). Wheaton, IL: Crossway Bibles.

fire his manager. However, the manager knew that without this job that he'd be in trouble. Not strong enough to dig, he can't do construction, and he has enough dignity to not beg on the street like some of those fake beggars you see on youtube that are dropped off to the begging site by a nice Suburban SUV.

**V.4- I have decide what to do, so that when I am removed from management, people may receive me into their houses.** – This was a scheme to save himself from poverty. A scheme that would cause people to be so indebted to him that he could live with them if he wanted.

**v.5- So, summoning his master's debtors one by one, he said to the first, How much do you owe my master? v.6- He said, "A hundred measures of oil." He said to him, "Take your bill, and sit down quickly and write fifty." V.7- Then he said to another, "And how much do you owe?" He said, "A hundred measures of wheat. He said to him, "take your bill, and write eighty."**

His scheme was to take a number of his master's debtors and secretly cut their debt, sometimes discounting it as much as 50%. This way, by the time he clears his desk and walks out of the office jobless, he can look at those people whom he cut their loans in half and say, "Hey, remember when I cut your loan in half for that Tesla you bought? Wink wink." Then they will have no choice but to let him crash at their place. So when he's lazily lounging on the couch at the house of the person he cut the debt in half for, watching Netflix he can't be bothered. The debtor will come to him and say, "Hey, its been three months and you said you'd get a job and go by that point." And he will respond with no words without a care, his eyes still glued to the TV watching Disney Plus and pull out the receipt with that debt slashed in half, and the debtor will just keep walking past the living room and out the door.

The fired manager went from homeless to having a variety and rotation of houses he can crash at for life.

**v.8- The master commended the dishonest manager for his shrewdness.**

Now, we all now what this manager did was criminal and sinful. However, just like with the Joker and many other psychopaths, they tend to have charming tendencies to them. People just like 'em. The master was so impressed by the manager's cunning that he couldn't he help but compliment it. He is literally having a touche type of moment.

**For the sons of this world are more shrewd in dealing with their own generation than the sons of light.**

This type of cunning is very rare in Christians. I remember early on in my Christian life I was interviewing for some job and I remember saying not the exact words but to the effect of “hire me, I’m a Christian!” I was so wrapped up in my spiritual walk and progression as a Christian that I forgot about reality! That just because I’m a Christian doesn’t mean I’ll actually be good at the job!

On the other hand it’s often the unbelievers who find crafty loopholes.

Illustration: I remember a story on the news a few years ago where this teenager made millions upon millions of dollars through the stock market. Incredible and every time I hear stories like I’m like, “Why didn’t I think of that?”

Yet Jesus is saying this to criticize Christians for not being shrewd enough. Not being crafty enough.

Now, I think this parable can be confusing to some people because it looks like Jesus is commending the dishonest manager for criminal activity. Jesus is not commending the manager for being an immoral criminal. Jesus is using the dishonest manager as an example of being shrewd, of being cunning.

Now, Jesus does command us to be wise as snakes. But in a moral way. And that moral way is explained in the next verse.

**v.9- And I tell you, make friends for yourselves by means unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.**

An important thing to note that the term “unrighteous wealth” is better translated as “worldly wealth” Jesus is not saying the wealth is necessarily evil but his point is to distinguish between the wealth of the world vs. the wealth of heaven.

Jesus wants us to be crafty in this way: making eternal friends with our money. Instead of doing illegal immoral, behind the counter, drug dealer type of hustle, Jesus wants to use the same type of craftiness and creativity that unbelievers do to make money, but instead use that shrewdness to win people to the gospel.

Application: What are some creative ways where I can use money to share the gospel?

Well for starters, giving to your church is essential. Giving to missionaries. What about using money with your unbelieving family, friends or coworkers? Maybe you can use that money to take someone out to dinner so you can share the gospel. Maybe you can use that money to help your friend in need who needs help. He never wanted to hear you talk about Jesus but now he does because of your amazing kindness. There are so many ways and Jesus wants us to be creative so we can see these people again in eternity in their eternal homes!

## 2. Your amount of income doesn't matter (v.10)

**V.10- 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.**

Jesus wants to encourage those who do not have much money that to God what money they *are* able to use for the gospel is still very useful. God sees the heart, and the heart that gives even though when one doesn't have much to give is the same heart that gives when one has a lot.

Illustration: On the flip side one who shoplifts a 3 Musketeers chocolate bar is the same as one who steals the Mona Lisa, heart wise.

Ultimately, do not let amount be a roadblock. God will make lemonade out of your lemon.

Application: No matter what your situation, whether you have a big income or even jobless, don't ever feel like you don't have enough contribute to the gospel.

God is the one who determines the amount you have and you are to steward it wisely whether it's \$10 or \$100,000. Remember faithful in a very little, faithful in much. God sees the heart more than he sees the digits in your bank account.

### 3. Worldly riches vs. true riches (v.11)

**V.11- If then you have not been faithful in the unrighteous wealth, who will entrust you to the true riches?** – In other words if you have not been faithful with worldly money who will entrust you with heavenly riches? Which are the riches that are actually the ones that are truly worth it because they last forever unlike worldly riches.

What are the true riches? Well there are incredible riches that God has for us in heaven that is far above than what we can imagine.

But a clear example from this text will be the true riches of having friends in heaven that will be with you forever. Relationships are always far greater than any material blessing even on this earth. How much more in heaven?

Ecclesiastes 4:9-12 says,

9 Two are better than one because they have a good return for their labor. 10 For if [c]either of them falls, the one will lift up his companion. But woe to the one who falls when there is not [d]another to lift him up. 11 Furthermore, if two lie down together they [e]keep warm, but how can one be warm alone? 12 And if [f]one can overpower him who is alone, two can resist him. A cord of three strands is not quickly torn apart.

Illustration: I don't think anyone has fun setting up a chess board and when he sits to play, there is nothing across from him but an empty chair. When I was a kid I used to try to play games like chess, or checkers/ whatever and when I had no one to play with, I would move a piece on the board, and then move the piece on the other side of the board to basically play by myself. It wasn't very fun I'll tell you that!

Application: How much more will you enjoy heaven with friends around? When you see an unbelieving friend, coworker, family member, imagine them being in heaven with you! Let that be a motivation for you to use your money to help them hear the gospel!

## 4. Stewardship vs. ownership (v.12)

v.12- **And if you have not been faithful in that which is another's, who will give you that which is your own?** – This implies that the money we have here is not actually ours but God's. Everything belongs to God and everything we have is simply God's possessions which we are to steward wisely for his glory.

If we can't take care of God's resources, why should he give us resources for us to actually own?

Illustration: If you keep eating all the chicken-joy, who in their right mind will let you own the Jollibee? Simple as that.

Application: Whatever God wants to give you in heaven, you are to be owner of it and not a manager who has to give an account for it. God will give us responsibilities in heaven. In 1 Corinthians 6:3 it says,

“We will judge angels” meaning we will “rule angels”.

I don't know exactly what incredible things God has for us in store but can you imagine ruling over angels? Who knows what other kind of responsibilities he will give us?

If we can't manage this money wisely to spread the Gospel why should we be fit to rule over angels? God has incredible roles for us in heaven! Be motivated to use your money to spread the Gospel by remembering what incredible roles God has for us in heaven!

## 5. The root problem: Who do you love? (v.13)

**v.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. –** Servant is better translated as household slave and “serve” is literally serve as a slave. The picture is clearer when understood t as slave. You can serve/be employed to two different employers. You literally cannot be a slave of two different masters.

And this is the root problem of whether we can use our money to serve the gospel and see souls saved or not is whether we love God more or money more.

Illustration: Imagine Lebron James who is currently a Laker, was also a member of the Lakers' rival, the Celtics? Can you imagine the absurdity? What happens when the Lakers play against the Celtics? Does Lebron have to play the first half as a Laker, and then the second half switch the purple and gold to the green and white? Who is he going to make sure wins? Eventually he will have to decide which team he wants to win! 3<sup>rd</sup> quarter playing as a Celtic against the Laker, but then the 4<sup>th</sup> quarter arrives and Lebron still wearing the Celtic uniform decides to start flopping, leave his man wide open, even scoring on his team's own rim! Even though he is on both teams, he traitorously decided that he wants his Lakers team to win!

Can you imagine the absurdity!

Application: In the same way, loving God and loving money is like Lebron playing for both the Lakers and the Celtics, it's just impossible. You're going to love one more than the other.



If you want to know the real reason as to why we're not thinking of creative ways to use money, it's because we've become too wrapped in using money on ourselves. Eating all the spaghetti-joy for ourselves instead of feeding someone with it so I can use that opportunity to open that person's ear to hear the gospel!

When we fail to use our money for the kingdom of God, we need to ask ourselves, "who do I love more, God or money?"

Conclusion: William Borden's missionary call narrowed to the Muslim Kansu people in China. Fixing his eyes on that goal, Borden never wavered. He also challenged his classmates to consider foreign missionary service. One of them said of him: "He certainly was one of the strongest characters I have ever known, and he put backbone into the rest of us at college. There was real iron in him, and I always felt he was of the stuff martyrs were made of, and heroic missionaries of more modern times."<sup>8</sup>

Although he was a millionaire, Bill seemed to "realize always that he must be about his Father's business, and not wasting time in the pursuit of amusement."<sup>9</sup> Although Borden refused to join a fraternity, "he did more with his classmates in his senior year than ever before." He presided over the huge student missionary conference held at Yale and served as president of the honor society Phi Beta Kappa.

Upon graduation from Yale, Borden turned down some high-paying job offers. It has been reported that in his Bible, Bill Borden wrote two more words: "No retreats."

William Borden went on to do graduate work at Princeton Seminary in New Jersey. When he finished his studies at Princeton, he sailed for China. Because he was hoping to work with Muslims, he stopped first in Egypt to study Arabic. While there, he contracted spinal meningitis. Within a month, 25-year-old William Borden was dead.

When the news of William Whiting Borden's death was cabled back to the U.S., the story was carried by nearly every American newspaper. "A wave of sorrow went round the world . . . Borden not only gave (away) his wealth, but himself, in a way so joyous and natural that it (seemed) a privilege rather than a sacrifice" wrote Taylor in her introduction to his biography.<sup>10</sup>

Was Borden's untimely death a waste? Not in God's perspective. As the story has it, prior to his death, Borden had written two more words in the back of his Bible. Underneath the words "No reserves" and "No retreats," he is reported to have written: "No regrets."

When one loves God, and his mission to save souls, there are no regrets with even the highest amount of dollar bills.

So again we ask ourselves: who do we love more, God or money?

**Gospel transition: And if your answer is money..**