How Much Can God Trust You? [1]

Spilman Memorial Baptist Church, Kinston NC

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November 15, 2026

Text: Luke 16:1-17

Purpose: Jesus uses the example of a dishonest steward to point out we need to be as wise and prudent in our dedication to God as the dishonest steward was in his business dealings. We need to invest in people. How we manage God's money determines if we can be trusted with true riches. Money can be a great servant or a terrible master. Money is temporary but God's word never fails. Are you investing in God's kingdom work or are you only spending it all on yourself? We will give an account for what we have done with God's gift to us.

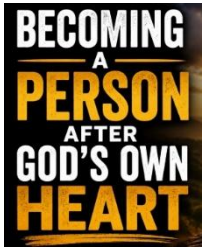
Congratulating a friend after her son and daughter got married within a month of each other, a woman asked, "What kind of boy did your daughter marry?"



"Oh, he's wonderful," gushed the mother. "He lets her sleep late, wants her to go to the beauty parlor regularly, and insists on taking her out to dinner every night."

"That's nice," said the woman. "What about your son?"

"I'm not so happy about that," the mother sighed. "His wife sleeps late, spends all her time in the beauty parlor, and makes them eat take-out meals!"[2]



Over the past few weeks, we have been examining several heart issues related to our walk with God. Today we have arrived at chapter 16 of Luke to find one of the most unusual parables Jesus ever taught. Some Bible teachers skip over it or ignore it. It is often called 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 latest corporate scandal.

It's a parable about money. David O. Dykes, in a sermon on this passage of scripture, says we should not be surprised Jesus is talking about this subject because of the 38 parables Jesus told, 19 of them dealt with handling possessions. Yes, baptism is important, but there are 16 more verses in the New Testament on handling money than are devoted to baptism. The Lord's Supper is important, but there are 32 more Biblical statements about Christian financial management than about the Lord's Supper. Since Jesus had so much to say about it, I think we would do well to pay attention. I hope you know you can trust God. The question I want us to ponder this morning is, "When it comes to handling God's money, how much can God trust you?"

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



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

He also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So, he called him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.'

Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.

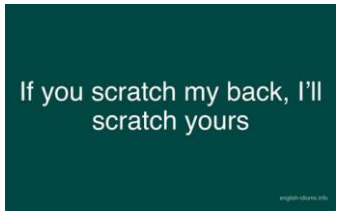
So, he called everyone of his master's debtors to him, and said to the first. "How much do you owe my master?" And he said, "A hundred measures of oil." So he said to him, "Take your bill, and sit down quickly and write fifty." Then he said to another "And how much do you owe?" So, he said, "A hundred measures of wheat." And he said to him, "Take your bill, and write eighty."

So, the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light."



The "moral of the story" is found in the last sentence and it's the key to understanding the parable. The unjust steward 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 change the terms of their agreements to benefit himself once he was fired. 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

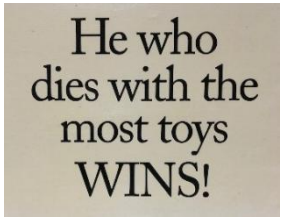
who "owed him a favor" and hopefully they would remember his action and give him a job. When it came time to be fired, even his boss said, "I've got to hand it to you, you are cunning, devious, despicable fellow–just my kind of guy–now get out of my sight!"



That's how many businesses operate today. 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 ways cunning people operate.



One of the first things I notice in this passage is that Jesus recognized there are only two kinds of people. Some are what He called, "people of this world" and the others are what He called "people of the light." My friend Melanie Edwards describes these kinds of believers as "people of peace." The glaring question is, "Which group are you in?"



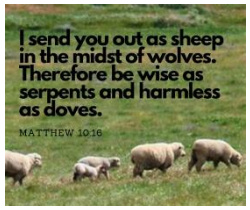
People who do not have a personal relationship with God are "of this world." This present world it is not all there is–there is another world. This world is temporary, and the other world is eternal. This world is physical, and the other world is spiritual. Millions of people live their lives as if this 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. They live as if God doesn't exist. If they are a Christian, they live their lives as if they don't trust God.



On the other hand, those individuals that 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. (Heb. 11:10)



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 caught up in a scam and 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."



Christians need to 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 by 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 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.

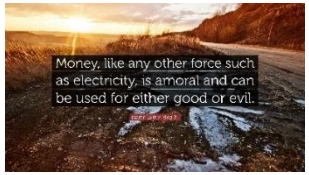


We are also facing a deadline. Do you have a creative plan to influence your world before that deadline comes? Are you letting opportunities pass by? We must learn to be wise in the ways of the world, but we must remain as innocent as doves. I must admit, that's hard. In fact, like every other command 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.

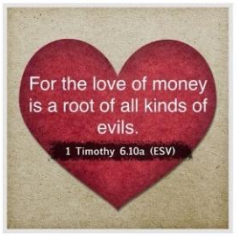
II. THE PRINCIPLES: MONEY LESSONS FROM CHRIST (9-17)



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. You read in verse 14: *"The Pharisees, who were lovers of money, also heard all these things and they derided Him."*



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 church, feed the hungry, educate a child, or to take the gospel around the world. Or money can be used to buy illegal 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 I 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 (v. 9)



How have your investments been doing lately? How are the CD rates doing now? Have your stocks gone up or down? 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: *"And I say to you, make friends for yourselves by unrighteous mammon, that*

when you fail, they may receive you into an everlasting home."



That word, *"unrighteous mammon"* speaks to us about the use of money. Jesus is saying we need to be clever in using our money to influence others. Did you 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.

Jesus is saying, 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.



2. Managing God's money determines if He can trust you with true riches (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.



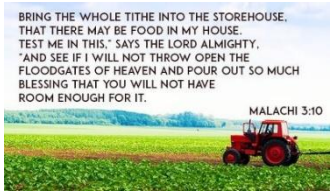
God gives us wealth so we can buy the basics to meet our needs. We use money to buy food, clothing and shelter. Also, He gives us wealth so we can enjoy things that go beyond the basic necessities. This is bonus wealth. God has promised He will meet our needs–but He never promised to meet our wants.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



One of the reasons 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 back to the Lord's work? All of it belongs to the Lord. The tithe (10%) demonstrates 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 income, 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. Today in many restaurants they have a "tip guide" at the bottom of the receipt. We freely tip our waitress 15% of the bill but balk at tithing 10% to the Lord's work?

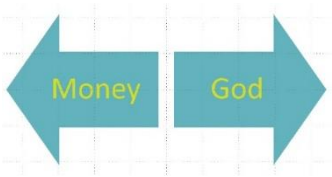


David O. Dykes once quoted one of the money counters in his church that said "the best thing the U.S. government could do to help our church would be to quit printing $1 bills!" Are you just tipping God?

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. He said, *"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."*

In America, we find many people have made money their god. 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 may remember the 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 would you 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. Amazing what people will do for money.

In his commentary, the 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 thing's 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 fine Christians. 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 is only 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. 14-17)

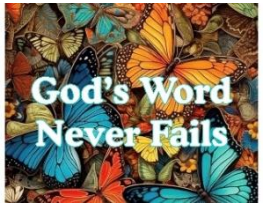
Let's pick up with verse 14: The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, *"You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God. The Law and the prophets were until John. Since that time the kingdom of God has been preached and everyone is pressing into it. And it is easier for heaven and earth to pass away than for one tittle of the law to fail.* Jesus said this to the religious leaders of the day because they were making a mockery of the Law of God which would never fail.

Back in verse 9, Jesus said one day *"unrighteous mammon will fail."* When you die, worldly riches will cease to exist for you. Over the years, I have heard people talk about a wealthy person who has died. Someone may say, "He started out dirt poor, but died a millionaire." I have always wanted to say, "He did not die a millionaire. He may have made millions but the day he died, he owned nothing. He is in the same condition as any other individual that has died." We have brought nothing into this world, and we will take nothing out. You'll never see a U-Haul in a funeral procession.

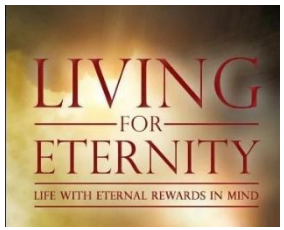




Money is only temporary, but the Word of God lasts forever–it never expires. Have you noticed food and drugs have an expiration date? It's sometimes called a "use before" date. The Word of God has no expiration date–but it does have a use before date. You need to use it before you die or before Jesus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



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 they 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. This is where we should be investing our money. In I Timothy 6:17-19 God says, *"Command those who are rich in this present age not to be haughty, or to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.*

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." This song was released in 1988. The words are written to the faithful believers who have continued to give and support the work and ministry of the Lord.

I dreamed I went to heaven,
and you were there with me
We walked upon the streets of gold,
beside the crystal sea
We heard the angels singing,
then someone called your name
You turned and saw this young man,
and he was smiling as he came

And he said friend you may not know me now,
and then he said but wait
You used to teach my Sunday School,
when I was only eight
And every week you would say a prayer,
before the class would start
And one day when you said that prayer,
I asked Jesus in my heart

Chorus:
Thank you for giving to the Lord,
I am a life that was changed
Thank you for giving to the Lord,
I am so glad you gave

Then another man stood before you,
and said remember the time
A missionary came to your church,
and his pictures made you cry
You didn't have much money,
but you gave it anyway
Jesus took the gift you gave,
and that's why I'm here today
(Chorus)

One by one they came, far as the eyes could see
Each life somehow touched, by your generosity
Little things that you had done, sacrifices made
Unnoticed on the earth, in heaven now proclaimed

And I know that up in heaven,
you're not supposed to cry
But I am almost sure,
there were tears in your eyes
As Jesus took your hand,
and you stood before the Lord
He said, my child look around you,
for great is your reward
Chorus

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."

LET US PRAY

Notes:

[1] Sermon Outline from Sermon Central by David O. Dykes

[2] Mickey's Funnies, A Marriage Funny, Nov. 9, 2026