

This morning we turn to the gospel of Luke, the twelfth chapter. Jesus is teaching on money. but he was drawn into it because someone simply asked him a question. And Jesus seemingly answers the question, and then goes off on teaching the nature of the heart. Money, and how we treat money, is often a window into the heart, and so Jesus teaches on this issue.

And so while we'll be dealing with the issue of money this morning and the human heart, [this parable] is not the biblical principles on financial management. Jesus's parable is the biblical teaching on how we understand the heart. And for Jesus, money was one of the most often-used subjects in all of his teaching, and so he means for us to learn something about our hearts this morning.

So hear now Luke 12:13-21.

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." But he said to him, "Man who made me a judge or arbitrator over you?" And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." And he told them a parable, saying, The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."

This is the word of God. Thanks be to God. Will you pray with me. Heavenly Father, we pray that you would open the eyes of our hearts that we would be able to understand and receive the rich treasures of your grace that seeks to rescue us from captivity. And money is one of those things to which we can be so captive. So Lord, we pray, help us see. Show us the Lord Jesus, in whose name we pray. Amen.

In many ways, while there is no direct connection specifically from this text to Jesus's teaching in the gospel of Matthew on the nature of laying up treasures in heaven, as opposed to earth---in many ways I do believe that Jesus's teaching on money is really found in seed form in those earliest words of this first sermon that he gives in the gospel of Matthew, when he 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 your treasure is there your heart will be also."

One of the things that I've learned through studying this passage and different commentaries, one of the curious things is, right after Jesus says that he then jumps to the eye. He says the eye is the lamp of the body. So if the eye is healthy, your whole body will be full of light. So he goes from talking about the heart to talking about the eye. And he summarizes and he says if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, then how great is the darkness. And then he says no one can serve two masters. You can't serve God and money.

What Jesus begins there in seed form, he's giving to us in the picture of this parable, and it is this: there are two kinds of eyesight. One is physically through the eye that we use, but also the eyes that many of us can't see, but often control everything---the eyes of our hearts. Some of my dear friends in the state of New Jersey are a couple, both blind---had never seen one moment of their life. They've been married for almost twenty plus years, and they love the Lord. And one of the things that they taught me after spending a lot of time with them in various circumstances---some worthy of rejoicing and some very painful---is that you do not need to see with your physical eyes to really see. They

couldn't tell you the difference between the colors of red and yellow, but they knew all about desire. And they longed for life just as much as anyone with human sight. And it taught me that the real eyesight that actually controls the eyes that I'm using this morning to look at you, really begins in the heart. And this is where Jesus wants to take us on this teaching with regard to money.

And in doing so, what he does is he gives us...we learn of a dispute and a warning, he tells us of a rich fool's parables, but then finally a biblical maxim and a key question.

Let's look together, then, at a dispute and a warning. In verses 13-15, as I've already read, Jesus tells us, so Luke is illustrating for us in demonstrating this story, where Jesus was being asked to come in and to deal by this man with a problem that he was having in his family. Now on the face of it, it would seem as though what he's asking Jesus to do is to convince his brother to divide the inheritance that he might have some. But in the original language what the man is actually doing is not just asking for Jesus to decide between them, to have an equal share of the inheritance---which would not have been uncommon in that culture---he's actually asking Jesus to decide for him and against his brother.

And that, for Jesus, is a springboard, an opportunity, not to be drawn into some family dispute about arguments over inheritance, but over the issue of the heart. And here he gives the warning. And let me state the warning again. He says take care, be very careful. Be on your guard against all covetousness. It could also be translated with the word *greed*, to desire something that you don't already have. And in this case, this man was desiring something that his brother had, and he wanted part of it. But it is also much broader than that. It's also the desire for more that isn't already yours. And he says this: For one's life does not consist in the abundance of his possessions.

So let's deal with those two phrases---this warning that he gives with regard to greed. He's giving it because he's teaching us an important aspect of the power of greed that comes from the human heart. And that is, greed twists and reduces life. In other words, greed takes all the complexities and richness and nuances of life and reduces them into one arithmetic idea, and that is, *More is better*. Jesus is saying to be careful about this. Why? Because life cannot be reduced first and foremost to simply having more things. And so in this warning regarding greed he's telling us that indeed life is very complex. It is very rich. It is so nuanced that you will never be able to satisfy what you really call *life* through possessions.

Now why do I think this is here in this simple phrase that Jesus gives in the warning. It jumped out at me this week as I was studying the text. It's in this phrase. After he gives the warning to be on your guard with regard to greed and covetousness, he has this phrase, and I jumped to my feet when I...that's it! That's exactly what he's talking about, and it's this phrase: For one's life does not consist in one's possessions. The idea of *consisting* is the whole idea of *source*. In other words, one cannot gain life from possessions. They cannot be a source of life. What is Jesus referring to? That is, what do we mean by *life*? What most of us want is we want peace. We want personal enjoyment, we want happiness. We want to be able to smile and to relax. We want what Sunday's are to be about. We were not created for the Sabbath, the Sabbath was created for us. Why? We long to rest. And what Jesus is saying---one's life does not consist in one's possessions---meaning you can't squeeze life and those things that we long for out of possessions. And in fact what Jesus is really saying is that you're not really interested in possessions at all. You're just duped into thinking because of greed that somehow those things---that is, life, peace, joy relaxation, rest---will come from that.

But Jesus is saying, then: Be on your guard. Why? Because you and I are very horrible at predicting what will bring us life. That is a very old biblical theme. It's brought up in Jeremiah: For the heart is deceitful above all things; who can understand it? And in the parable in just a moment we will see even, you'll notice, even after gaining the possessions he wasn't all excited about ...Okay, well, I just got to build more barns. What did he do? It's what he hoped he could do through the possessions:

have life, drink, be merry, relax. Be on guard, because the Bible is saying you don't really know even what will bring you that---though you long for it---so be very careful because greed will teach you that it's simply, *More is better*.

Now human psychology, modern psychology, has caught up to where Jesus has been for centuries. In fact, the last thirteen years there's been an absolute explosion within modern psychology in academic circles on the study of happiness. It became all the rage in the early 2000's (which is hard...it makes it seem like so long ago...but okay, so the early 2000's). But one particular academic psychologist-- his name is Daniel Gilbert---gathered together a number of different psychologists from different fields and economists, and all the like, because they wanted to put together a study which nobody had really looked at, to answer the following question: How in the world do you and I as human beings predict what will make us happy or unhappy? Do you see what he's saying? How in the world do we predict what will give us the life we long for, or [what] won't?

Here's some of the things that they realized. That you and I are more times than not very wrong about what will crush us. That the idea that you thought a job failure would crush you, often doesn't. You're often wrong about the fact that if you lose a loved one, that it will leave you bereft for year upon year, forever and ever. They said our studies have found that you are even wrong to reckon that that cheeseburger you're getting ready to order at the restaurant will today, next week, or ever actually hit spot. That's because when it comes to predicting exactly how you will feel in the future, you are most likely wrong.

For example, how do we suppose we'll feel when our favorite college or professional football team wins or loses? But here's the key, not in the moment that they win or lose, but a few days afterward. And then how do we regard the outcomes of such things? How do we predict how we'll feel about purchasing jewelry, having children, buying a big house, or being rich? According to these studies, the decision to buy jewelry, have kids, buying the big house, working exhaustively for a fatter paycheck, are based on our predictions of the emotional consequences of these events. And study after study after study shows that we don't really know how we're going to really feel.

So the reason we search for possessions is because we were created to long for life. But we are tricked by our own hearts and the culture around us that lead us into this reductionist, simplistic equation that more is better. Jesus, in giving this warning, brought on by a silly dispute over an inheritance, is giving us a sign and saying, I'm telling you the truth about your heart. Jesus is saying something inherently in all of this statement. He knows the human heart, and he's giving us a warning because he wants to point us to the solution that if you want real life, then it will only be had through something that can actually provide you with that which you long for. There is not one paycheck, there is not one success, there is not one car, there is not one sunset or sunrise, not one ski trip, or anything that we long to do---not one of them will ever turn to you and say, 'I love you.' And when we begin to invest our hearts and our lives in the pursuit, in hopes that they will, Jesus is saying, be careful.

That, my friends, is a warning that comes from nothing short than God's rescuing grace. And if it's not enough, Jesus then adds on the parable. It's a simple parable. Let's look at it together through the lens of a rich man's parables. Alright? What does the rich man do? Well Luke gives us this parable, and I think it's important. It's an important parable for Luke to teach, because why? He wants to record it because many, many commentators have unearthed the reality that Luke's audience was largely made up of what we know as middle-class or upper-middle-class. But going one step further, this parable even targets another class within those two classes: the investor class. Right? That's what he's doing. He's taking his surplus and investing it in larger and larger storehouses and then trying to live off the largess. By the way, it's not saying that you shouldn't save.

But let's walk through, then and look at the man's participles, alright, that Jesus seems to highlight. At first it seems fairly neutral. The man's had a good year, a really good year, so at first it seems as though what he is doing is being very effective at managing his surplus. He wants to care for it, he wants to protect it, he wants to make sure it's taking care of, so that it can last for years. But what begins to happen as we look at this very short parable, we begin to notice some participles that Jesus is trying to alert us to.

The first participle, you'll see in your outline, is hoarding. What is hoarding? Hoarding is the inability to say to one's own heart, How much is enough? Notice he never asks that question. In fact it never enters into his consciousness. His first instinct is to simply tear down the buildings that he has to build larger ones. But there's more there. It isn't just storehouses for the grain, but notice in the passage he also uses the word goods---grain and goods. So that means that the house and the barns that he had---clearly that which was housed within them has multiplied. Not just the grain, but the wealth that was generated by the grain led him to buy more goods. So now he needs a bigger space for all of it. Notice Jesus is purposely teaching us something with regard to hoarding, and that is, it is a self-focused, self-indulgent inability to ask how much is enough.

Secondly, in verses 18-19 we see another participle: regarding. Look at how he is regarding everything he has. It's given to us in the pronouns. Look at with them with me in verses 18-19. I will. My grain. My goods. My soul. Everything he has he regards as his. It is completely bereft of any gratitude. There are no other pronouns for him. It isn't that Jesus is saying you ought not to save. But when that saving never has the question attached to it, how much is enough, and if that saving and if your generating of wealth leads you to the lie that it all is because of you, you will know where you are regarding your true wealth: it's in your abilities and your wisdom and your intelligence and your skills. No acknowledgement at all that God is the source for all of it.

But the final participle is assuming. Verses 19-20. Notice that this man adopts the very common approach to wealth, and it's summed up in this word: Now I can enjoy it. And he's only assuming that he will be able to enjoy it for years to come. His world has imploded. The richness of life, of relationship not only with God, but with other human beings, perhaps even his own family---his life is imploding into all that exists is him and a mirror.

His hoarding, his regarding, his assuming.

You see all of his accumulation---and let me be clear on this point, it is not that he is accumulating, first and foremost. You see what this man needs is not a Larry Burkett seminar or a Dave Ramsey radio show. (Nothing wrong with any of that; I've benefited from all of it.) But his first and foremost problem is he sees his accumulation as an end in and of itself, and not as a season for new responsibilities. He has no responsibilities as far as we can tell towards God, and no responsibilities in regard to his fellow man. Therefore, as I've written in my own notes, his problem is not financial mismanagement. [His wealth] did not come from any evil or apparent sin or illegal gain. His problem is heart mismanagement. And Jesus is teaching us something about our hearts.

His first problem, as I said, is not wealth or money management, but the fact that his heart, through greed, has twisted values. And I'm thankful to Paul Tripp, who wrote this, and he says that what happens with greed is that it twists values. And what begins to happen is ingredients begin to show up that end up as a recipe in the human heart, and those ingredients are the following, and you see it in this parable. There is no gratitude. In fact, what characterizes this man is ingratitude. He doesn't seem to be thankful to anyone other than himself. Number two. He has fallen into the trap of believing that what he really needs is bigger barns and that what he really needs is the quote, unquote, 'potential relaxation' that he's assuming he's going to be able to have. So ingratitude. Number two, needs. Number three is discontentment. That goes hand-in-hand with not being to say how much is

enough. Because why? Notice what I said earlier, the gaining of stuff wasn't enough, the bigger barns, just being able to say I got more stuff. No, he wanted more. What he wanted was *life*. Eat, drink, be merry, joy, peace, relaxation. That's what he was really after. But it wasn't enough. His stuff wasn't enough.

But then the fourth is envy. Meaning what was his standard? To whom was he looking to determine what was good about life? Was he looking at a neighbor? And I know it's a parable, but that's the way envy works. We look at others. Think about this in relationship to greed in the human heart. If we're being honest, if I were to ask you to please raise your hand if you believe you are wealthy, you know? We always believe that the wealthy or the rich is someone above us on the economic chain. Why is that? Because all of us are duped, at times by our own hearts, or our own culture, to make comparisons with other people. It's the proverbial looking over somebody else's fence and seeing that the grass is greener, except we don't have eyes for the weeds.

And we think we're all---anyone in this audience might be safe from any of this. I caution you. Last Sunday morning on the front page of the Washington Post was an article on Super Zips. Some of you may...so what are Super Zips? They're ZIP Codes where the primary or the median household income is \$120,000+. Here's what is interesting. The Baltimore-Washington corridor has the largest amount of square mileage that makes up Super Zips. 717 square miles of counties in which the average median household income is \$120,000. And what's even more interesting is those counties are contiguous. They border up against each other. Now I haven't seen all the studies with regard to Howard County, but I'm guessing at least what I read in the newspaper, and what I see is not all that dissimilar from what I've seen in other Super Zips around the country where close to fifty percent of housewives are on some form of antidepressant. That's not a judgment, that's a reality that tells us that the stuff ain't working.

Simply read the Columbia Flyer or your village flyer. I will tell you that in places like Columbia, Mount Airy, Clarksville, Laurel, Montgomery County---these places are producing families with a lot of wealth, but I will tell you a whole lot of loneliness. We are not safe, and maybe for you, it's not cash in the bank, maybe it's grades for your kids. Wealth comes in a lot of different forms. The issue is for Jesus he's warning us to be careful.

But one further statement I want to say before I move on, and it is this. That there are---and I don't have time to go into the studies because I'm running short on time---but a professor, Hans Rosling, studied washing machines, the history of washing machines and its effect on sociology and cultures, because he remembered his mother when she got her first washing machine. She had it brought into the house. She wanted to be the first one to touch the button. She brought up a stool. She sat on it, and she watched it. It was marvelous, it was amazing. And he said what happened was, she went from having to take all day to wash clothes by hand (and he presented a picture in his presentation of his mother doing just that) to now she's able to use a washing machine. And he said she was amazed by it. What she really found was what it did for her. And what it did for her was, it freed her up. Instead of spending all day washing clothes she could read books to her kids. She had time to go to the library. And he then summarized and he said, let me say something to you. Do you know that close to five billion people on the planet today have no access to a washing machine? That just close to two billion have access to washing machines.

We are wealthy. If you live in a house that has indoor plumbing and you have access to a washing machine and you get into a car to drive anywhere, you are wealthy. So let's stop here and allow the parable to then teach us to a point that Jesus wants to drive us. And let me pave the way there by asking some questions from the writer I quoted earlier, Paul Tripp. He asks these questions of himself. I've asked them of me, and I ask them of you. When you have extra money what do you dream of buying? Do you find it easier to get than it is to give? Do you envy the person next to you

who has resources you don't have? Do you tend to spend more than you should while telling yourself that you would give more if you could? Does the level of your contentment rise and fall with the amount of money you have in your wallet? And then finally, are you able to celebrate what you've been given while at the same time looking without compassion at those who have greater need than you do. These are questions that this parable forces us to ask.

That before we talk about principles of money management, we need to talk about the principles of the human heart. And Jesus takes the parables of this rich [man] and he says to him, "Fool." A fool in Bible teaching is a consistent characteristic of the human heart that lacks the ability to recognize wisdom begins with the Lord, and then how to live by that wisdom. Here Jesus turns to this man, and he says to him, "Fool! This night your soul is required of you, and the things you have prepared, whose will they be?" It is coming, but none of us knows when. And when we do, Jesus leaves us in that phrase, not only the promise that our lives are coming to a point, and that point is death where we will face the end of life. We will face the creator, according to the Scriptures. And the question is, all that we've accumulated---and here's the maxim: You can't take it with you.

And Jesus is saying---notice what he says in this phrase: This night your soul is required of you. The things you have prepared whose will they be? He's telling us your soul is going to be required of you. And guess what? Your possessions, your money, will never be able to pay the debt. Your money, your possessions, our possessions, will be left to someone else. And the writer of Ecclesiastes already told us the problem with leaving our money to somebody else. We can't guarantee their wisdom, either. Because they will receive what they never worked for. It isn't to say you shouldn't give money to your children, but it should not be a hope. It is vain to think that it is. And he says what is required of you is your soul and not your savings account. Money and wealth is never accreditation before God.

And then Jesus, he finishes this with this statement. He says, "So is the one who lays up treasure for himself and is not rich toward God." And here Jesus drives us to the point, and that is what is being rich toward God? I argue that being rich towards God is the reversal of the four ingredients that we heard of earlier.

It's gratitude. That all that we have, our possessions and our abilities, are gifts. Everything comes not from our own wisdom and ingenuity, it comes alone from the creator God. We are rich toward God by regarding God as the one who is the source. But secondly, we also recognize that we can be rich toward God by not rejecting his message for what our real need is. This is key. Paul said people will drive themselves towards more and more stuff, and when they do, he says, they will pierce themselves. And Jesus wants to drive us with the passage we read earlier and the passage that guess what...we don't need to be anxious. Why? Because we have a heavenly Father who loves us, who was pierced for us, who gave from the riches of his grace, who gave from the riches of his mercy. Thereby not being wrapped up about what the world and our hearts say are our needs, but rather being wrapped up in the contentment that is knowing Christ. That he is the riches that we long for, he is the one who says while you were yet my enemies, I died for you.

It is riches of God's rescuing grace, and that God is rich towards us and we are rich towards him by recognizing he is the one---as we read earlier---he is the one who will provide, thereby freeing us from the slavery to money. And it is nothing short than slavery. Jesus wants to free us, and when he says this is what will happen to any who lay up treasure for themselves and are not rich toward God, being rich toward God is finally the reception of the fact that he was rich towards us. And then then then it becomes then the trajectory for us to be rich towards others. It isn't that we stop and we say, Oh, I'm saved! Praise be to God! That's great, wonderful! But to be set on a path, then what we have been given is meant to be strategically, prayerfully, and openly be ready to be rich towards others.

I've used the illustration before that the Christian is to be God's divine design colander. His grace is poured out like water, and we never have to worry about that water flow of his rescuing grace ever running out, that then enables us to freely let it flow through us to be rich towards others. And that is what we do when we give to our diaconal fund. That is what we do when we give to the Lord. This is not just about tithing. Richness towards God is so much bigger than that, but it is certainly a part of that. But that is why we give on an every Sunday basis and why we seek to encourage and build up our diaconal fund to be rich towards others.

And it is finally this. Rich towards God means that we look to him as the resource for strength. Because I need that strength, you need that strength, you need that power to daily be able to remind yourself that it is not the money, it is not the stuff.

As a pastor, I wrestle with the same thing. I love cycling, and there's a joke in the cycling world. How many bikes is enough? One more than I have, and one less than my wife will be angry at. I'm being real with you, as dumb as it sounds, but I'm just going to be pathetic before you. I can't tell you how much time I have spent dreaming of another dream bike. It's stupid carbon fiber. That's all it is. And I know it's not going to make me happy. I know that. I still want it. And there is no way, there is no way I will ever be free of that trail that leads to slavery, except by the riches and the power of the gospel.

That is what we need. And this morning I'm going to pray for us, and we're going to celebrate the riches of this gospel, that the Holy Spirit might feed us to strengthen us, to remind us, where the resource of our true riches and true life comes from. Let's pray together. Heavenly Father, we thank you for your grace towards us. Father, I thank you that I can be part of a church where I can just be openly honest about where I am in my own heart. But I thank you that you use your Word to remake my heart, and I pray that you would remake and free many hearts this morning from the trap of greed and from the trap that our own hearts set, believing that more will be enough---one more. But Lord, give us life, life everlasting, that we might be rich towards you because you have been rich towards us, that you would give us the equipment to be rich towards others. In Jesus' name we pray. Amen.