

Let me tell you a story. There was a guy who started a business in his mid-twenties, and he thought it had potential to make a good living—and for the first few years it did. He made a good living, he was able to buy a nice house, save for his kid's college, save enough for retirement someday, and they were content. At least he thought.

Then one day, he got a huge break. One day, on the phone was the leading retail distributor for his line of business, and they wanted to sign a huge contract that would make this man a multi-millionaire many times over, in a matter of months. He goes home and tells his wife. They are so excited! Within a week they call their realtor and buy a huge lot in the nicest subdivision in town, so they can build a house that will be 3.5 times the size of their current house. Not only that, they look at their new income and they start to strategize that, if after they buy their new house and their new cars, boat, and vacation property, if they save the rest, they could actually retire by the age of 40.

So that is what they did. They started to save, save, save, and by the age of 40, he sold his business. Now they winter at the Cayman Islands, where he plays golf 4 or 5 days a week and takes out his yacht on the other days. During the summer, they come back to the states and live in luxury, play golf, go to New York to see the Broadway shows, and catch a few Yankee games. Then they go to Europe for about a month, where they visit their favorite places. Does that sound nice or what? In today's passage, Jesus looks at a guy who did something like this and says, "You fool!" I didn't call him a fool, but Jesus did.

If you were to eavesdrop on one of Jesus' sermons, what topic (beyond relationship) do you think you would have the greatest chance of hearing Him speak on? Money. As you watch the ministry of Jesus, you see Him talk about money again and again. This is because there is a fundamental link between our walks with God and how we think about and handle money.

The Respectable Sin

Luke 12 is one of the most countercultural texts in the whole Bible. It flies in the face of our cultural goals, and what our culture esteems. This passage deals with one of the most respected sins in our society. Not only is it respectable, it is one that at some point or another we all struggle with.

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." Jesus replied, "Man, who appointed me a judge or an arbiter between you?" Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." (Luke 12:13-15)

Instead of granting his request, Jesus gets out His scalpel and cuts right to the heart. Jesus sensed the danger of greed in the situation. Jesus tells them, and in doing so He tells us, to be very careful, to be very aggressive against greed in our lives, especially in the culture we live in. He doesn't take it casually at all, but tells this man to live his life in a way that guards his heart against greed!



Greed says that your life consists of the abundance of your possessions. If you believe the lie of greed, you will define success by how many possessions you have. If you believe the lie of greed, you will make decisions based on what will give you the most money, not on what would be best for your walk with God; you will be willing to risk relationships for money—like what is happening in this passage. If you believe the lie of greed, you will think that a new house, car, electronic device will make you happy and satisfy you. If you believe the lie of greed, you will not be able to celebrate someone else's blessing, but only lament that it is not yours. Jesus says the basis of greed is a lie. To illustrate the lie of greed, Jesus shares a story.

And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. He thought to himself, 'What shall I do? I have no place to store my crops." (Luke 12:16-17)

The Rich Man's ground produced a crop—a bumper crop! He was blessed. Now he has to figure out what he is going to do with it. Isn't it true that the more you have, the more you have to worry about? Let me remind you of some physics: the greater the mass, the greater the force the object exerts. What often happens to people is they become more enslaved to money because they are worried about losing it and their identity gets tied up in it—money starts to define them.

My, My, My ... No Stewardship

"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry." (18-19)

He gets an idea to build bigger barns. It is interesting how telling this man's words are. He says "my" and "I" 8 times in two little verses. He is totally absorbed with himself. As Christians, we recognize God as the center, and that life is not about "my" kingdom, but about His kingdom. We are not owners, we are stewards! We are entrusted with what we have and we are accountable to the Owner concerning what we do with it. We are His, which means our money is His also. With the Rich Man, we see no sign of stewardship and no sign of responsibility to anyone but himself.

"But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' (20)

Psalm 14:1 says, "The fool says in his heart, 'There is no God." A fool lives their life and uses their money as if there is no God ... they orient their lives around themselves, and not around God and His desires! I don't know if he was an atheist, but the person in this parable lived as a practical atheist.

"This is how it will be with whoever stores up things for themselves but is not rich toward God." (21)

The man in this parable died a poor, rich man. The money he left was fool's gold! Jesus says all of this to illustrate the folly of thinking that your life consists of your possessions. Jesus says, "No, if you want to see what life really consists of, look at the end of life and work backwards." This man bought into the lie of greed and just kept building bigger barns instead of being generous and being rich toward God. God called this type of person a fool because of his fundamental misunderstanding of reality, his lack of wisdom—not understanding the big picture, which has God at the center of it.



This passage isn't against having a savings account or investments, but it is against hoarding. This passage is about how one views their own life, and what it looks life to live a life with God in the center of it. God is generous, and if we are going to be transformed into the image of Jesus, we are going to be generous people. If you want to know God's will for your life, I can tell you. He wants you to be generous.

Living Generously

For thousands of years, as people have become followers of God, they have become generous people. We see that before the Law was ever given, when Abraham had an encounter with God, he responded by giving to God 10% of all he had (Genesis 14). We see in the New Testament that when the Holy Spirit was poured out on the church, they started to share their possessions with anyone who had need ... to the point where it was said there were "no needy among them" (Acts 4:34). Generosity is what life with God looks like.

Let me tell you about a couple that we have had in our small group. The wife was finishing her residency, getting ready to take her first position as a full physician, and they were excited! The reason for their excitement was not because the paycheck would increase their *standard of living*, but because it would increase their *standard of giving*. They told me, "When we were in undergrad, we determined how much money was enough for us and we committed that any amount of money that we made over that amount we were going to give." They knew you may make a living by what you get, but that you make a life by what you give. How beautiful!

So how do we aggressively structure our lives toward generosity and against greed? One of the major ways we do it is through tithing. Tithing trains our hearts to be generous. It reminds us that God is our source and we are just a stewards, and it reminds us that our lives doesn't consist in the abundance of our possessions. I believe that tithing is one of the most important spiritual disciplines we can participate in. It is the training wheels of a generous life. It is just the beginning—a floor, if you will, not a ceiling.

Among those who claim to be "born-again Christians", only 9% tithe. Among those who say they are "Christian", only 5% tithe. The highest percentage of tithers is among evangelicals, of whom 24% tithe. We are in the richest country in the world, and the best percentage we can muster in any Christian demographic is 1 out of 4. That is tragic.

Let me tell you something that I have noticed. Those who were generous in college have been generous after graduation. Generosity isn't a circumstantial thing as much as it is a heart thing. Don't think you will suddenly be able to be generous when you graduate, but begin to allow the Holy Spirit to transform that area of your life now!

What could the church do if we went from at 24% efficiency to 80% efficiency? Look at all the amazing things the church does around the world, from evangelization to caring for orphans—off of 24% efficiency! What could the church do on 80%? How many missionaries could the church send? How many poor could the church feed? How could God be glorified in the world? If you have never tithed, I want to encourage you to start tithing. If you work, tithe off your salary. If you don't work, tithe off what your parents give you. Though you may not have a large income stream now, tithe as an act of obedience to God and as a discipline to train your heart toward generosity.

Concerning "new birth," Martin Luther once said that "there are three conversions necessary: the conversion of the heart, mind, and the purse"! May our purse (or wallet) be converted. May we not be



fools! May we truly believe that we make a living by what we get, but we make a life by what we give, and may we truly believe that our life does not consist of the abundance of our possessions. May we be rich ... towards God!

Relevant Scriptures

Genesis 14:18-20 Psalm 24:1 Matthew 6:19-24 2 Corinthians 8-9

Questions for Discussion

- What is the difference between being an owner and a steward? Which does your lifestyle reflect?
- Theologian Leonard Sweet once said, "Every advertisement you see has two messages. One is, 'Buy our product!' The other message is, 'The gospel is wrong! The world revolves around you!'" What external forces have recently been encouraging you to live a "me-centered" life?
- What are ways you can aggressively structure your life toward generosity and against greed?

Recommended Reading

The Treasure Principle by Randy Alcorn



