
There is an old story about a man who thought he had the future licked. By some magic he had gotten a copy of the New York Times, dated a year in advance. He knew what stocks to buy and sell and what properties to purchase. He rubbed his hands together with glee. But then he turned the page only to discover his own name in the obituary column. In a split second, everything changed. The knowledge of his death changed this man’s view about his wealth.

So in light of the inevitability of death, how should we handle our money? This question is dying to be answered. Fortunately, Jesus talked more about money and hell than any other topics. The two topics that preachers and Christians avoid the most, Jesus talked about the most. Thus, as followers of Jesus, we must study what He had to say about the subject of money.

In the chapter that we will look at, Jesus is teaching His disciples the importance of following Him amidst persecution. Specifically, Jesus is talking to them about life and death, about hypocrisy and hell. He is telling them about the love and fear of God. He says if disciples fear God, they don’t have to fear anything else. Then all of a sudden in the midst of this great sermon, a man that wants to talk about money, more accurately, his personal wealth, interrupts Jesus! Fortunately, Jesus capitalizes on this man’s disruption and turns from the disciples’ need to trust God in the midst of persecution to the danger of placing one’s trust in possessions. This episode is laid out for us in Luke 12:13-21. I want us to see two truths about life and money.

1. Life is more than money and possessions (12:13-15). Our passage begins in 12:13 where Luke writes: “Someone in the crowd said to Him, ‘Teacher, tell my brother to divide the family inheritance with me.’” Some wag has described preaching this way: “Preaching is the fine art of talking in someone else’s sleep.” Don’t you love that? I get a kick out of that definition because there is so much truth in it. (I see you nodding off!) The truth is: one of the occupational hazards of being a preacher is lost attention. However, I’ve taken some consolation from the fact that when Jesus was here on earth, there were those who were part of His congregation who listened to Him preach but did not really hear what He had to say.

In this passage, a man’s obsession with money keeps him from hearing what Jesus has to say. Here he is, standing in the presence of the God of heaven, and his mind is fixed on gold. Right in the middle of a sermon where Jesus is giving out heavy truth about the kingdom, this man raises his hand and says, “Now, Teacher, I don’t mind a little heavenly talk, but my brother has my money!” This man is saying, “Jesus, show me the money! I don’t care what else you have to say.” This is akin to a grammar school teacher who is lecturing the class when all of a sudden a student’s hand goes up and asks, “Teacher, can I go to the bathroom?” This man isn’t even remotely interested in the things that Jesus is teaching. He is distracted and preoccupied with his own personal agenda.

The Old Testament background is helpful for understanding this situation. From Ps 133:1 it can be surmised that the heirs of a piece of property were expected to live together and keep the land intact. In Luke’s account, apparently the man appealing to Jesus is the younger brother who wants his portion of the land, but his older brother refused to give it to him. And this younger brother wants his share of the family wealth. You’ve heard it said, “Where there’s a will, there’s a way.” Well, it would be more accurate to say, “Where there’s a will, there’s a quarrel.” The younger brother’s reason for coming to Jesus is that in the Old Testament, and at the time of Jesus, religious leaders were asked to settle such disputes (Num 27:1-11; Deut 21:15-17). The younger brother no doubt reasons: ‘I can’t get my brother to pay me my share, but if I bring up this matter in front of the crowd and get the Teacher to tell him to pay up, I will get the money out of him even if he only pays up out of embarrassment.’ But he is due to be disappointment. Jesus responds…
In 12:14, Jesus says to this intruder, “Man, who appointed Me a judge or arbitrator over you?” Jesus is saying, “This is not in my portfolio. This is not a part of my agenda. I want to talk about spiritual and eternal things. And you’re telling Me you want more money.” Jesus is righteously bent! His mission is too urgent and too important for a task that easily could be settled by any rabbi. Moreover, by answering as He did, Jesus forces this man to consider who He is. This is the fundamental issue for this man. He has appealed to Jesus as a “judge.” Jesus asks if he realizes what he is doing. God has appointed Jesus as this man’s judge as well as everyone else’s judge. But this judgment awaits a future day.

Jesus uses a dispute over an inheritance to teach about the danger of attraction to possessions. After rebuking this man, Jesus turns to the crowd and says, “Beware [watch out!], and be on your guard against every form of greed” (12:15a). Jesus opens up the man’s heart and exposes the root issue behind his request—greed. In 12:14, Jesus responds directly to the man and his brother, but in 12:15 He includes the entire crowd. It’s as if He says, “This man has just resurrected a sermon in Me and I’m going to deliver it!” The words translated “beware” and “be on your guard” are ongoing commands. Jesus knows that we must be continually vigilant to overcome greed. What is greed? Simply defined, greed is “to want more than you need.” Greed is not tied to how much you have. You can be rich and greedy, poor and greedy, or middle class and greedy, because the heart of greed is the desire for more.

One Sunday a man came to church looking very despondent. The pastor noticed him and asked, “Why are you so sad?” “Well, two weeks ago my uncle died and left me $75,000. Then a week ago my aunt died and left me $50,000.” The pastor said, “Wait a minute. Two weeks ago your uncle died and left you $75,000. Last week your aunt died and left you $50,000. Why are you so sad?” The man answered, “Because nobody died this week.” This fictitious story hits us in the heart. Whether we like to admit it or not, we’re a lot like this man. We can all succumb to the sickness of greed.

How do you know when you are greedy? There are two measuring sticks for greed. (1) Are you satisfied with what you have? The opposite of greed is contentment. There is nothing wrong with wanting a larger house; there is everything wrong with being restless until you have it. (2) Does the wealth that you have cause God to take second place in your life? When you leave God out, you are greedy. God has given some Christians a house that He can’t visit. God has given some Christians a car that He can’t ride in. Is God second to your possessions?

Try to remember that God put this passage in the Bible because He knew you were going to be reading it someday. This wasn’t just about the guy in the crowd, or the crowd, or the disciples. This is about you. I don’t know why it is that we always listen in church as though we had a giant reflector on our head. I really think God put stuff in the Bible because He intends that we listen to it as though we have a giant funnel over our head. It’s not about your brother, your sister, your spouse; it’s about you. I’m praying that you will take this message personally.

Have you repented for your greed? As a pastor, many people have confessed sexual sins or other temptations to me, but I’ve rarely (if ever) heard a Christian confess greed or materialism. Yet, greed can fatally distract us from true life.

Why should we be so concerned about greed? Jesus tells us: “for not even when one has an abundance does his life consist of his possessions” (12:15b). The issue revolves around the very nature of “life.” Jesus is saying, “There is more to this life than money and possessions.” Yet, if there is one message that comes to us in 10,000 seductive voices, it’s the message of our country and our century that life consists of things. You can see it on a hundred billboards as you drive down the highway. It is the message from the sponsor on television. It is sung to you in jingles on radio. It is blared at you in ads in the newspapers. We have been sold a lie that we can’t be satisfied with what we currently have. Instead, we need “more, more, more.”
Think about it, the concept of “life” (i.e., real life) is admittedly a strange notion for our generation. What constitutes life for the average person today? For the average businessman? What is the measure of success for entertainers? For advertisers? For TV? For sports? For politics? For almost anything? Extract money from the equation and much of what we call “life” almost loses its meaning. Yet, the sad truth is: You can have all the money and toys and still have no life. It’s not that you stop functioning physically, but you miss out on what life is all about.

Yes, greed is one of the greatest temptations people face. It has lured even many disciples from the path of faithfulness. God takes this issue very seriously! For every verse in the Bible that tells us the benefits of wealth, there are ten that tell us the danger of wealth; for money has a way of binding us to what is physical and temporal, and blinding us to what is spiritual and eternal. It’s a bit like the fly and the flypaper. The fly lands on the flypaper and says, “My flypaper.” When the flypaper says, “My fly,” the fly is dead. It is one thing to have money, another for money to have you. When it does, it will kill you.

Life is more than money and possessions. In fact, Jesus says…

2. Life is found in being rich toward God (12:16-21). Jesus illustrates the axiomatic truth of 12:15 with a parable that drives home the basic lesson. Jesus tells a story about a man who has made his money in agriculture. He’s a wealthy farmer. We don’t know his name. But he was the biblical version of Donald Trump. In 12:16-19, Jesus says, “The land of a rich man was very productive. And he began reasoning to himself, saying, ‘What shall I do, since I have no place to store my crops? This is what I will do: 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 many goods laid up for many years to come; take your ease, eat, drink, and be merry.’”

The man responds wisely by recognizing the problem of his over abundance. Jesus presents the rich man as an intelligent farmer. The farmer did only what was reasonable. Jesus was not faulting him for his plans. The rich man’s folly lay in what he failed to consider, not in the plans that he made. The foolish farmer made several crucial mistakes.

- **The farmer failed to acknowledge God’s generous provisions.** It was God who blessed this farmer with his harvest. Yet, he had no time to express his appreciation to God. Do you acknowledge God as the One who has given you all your wealth and possessions? Do you exhibit a grateful heart toward Him or are you always yearning for more?

- **The farmer assumed that he was in charge of his wealth and possessions.** He consulted himself instead of God. He thought he knew best what to do with his wealth. In this parable, the pronoun “my” occurs four times (“my” fruit, “my” barn, “my” goods, and “my” soul). The word “I” occurs eight times (what “I” will do). This man was caught up in himself and he relied upon himself. This is often the natural product of “earned” wealth. Do you look to your own ingenuity when it comes to financial decisions? Do you typically contact others for assistance (e.g., your banker, your broker, your financial advisor, your parents, your rich friends)? God wants you to rely upon Him! After all, Christians don’t own their wealth—they owe it.

- **The farmer thought he had plenty of time left.** He claimed to have “many goods laid up for many years to come.” This man was so busy “making a living” that he forgot his need for “life” (cf. 12:15). Does this describe your life? Have you missed out on the purpose God has for you?

- **The farmer did not share his abundance, but kept it for his own private use.** The farmer told himself, “Take your ease; eat, drink, and be merry.” In other words, don’t deny yourself anything. Have caviar and champagne and be sure to party to the wee hours of the morning. In the Bible, farming is to be socially responsible. Yet, the rich farmer has other plans; he is looking out for “numero uno.” His goal is to ease back and withdraw from life. He will “eat, drink, and be merry.” He feels no concern or responsibility for anyone else. The essence of greed is keeping for yourself what resources God brings your way. God gives freely to us so that we may give liberally to others.
Jesus closes His parable in 12:20-21 with these powerful words: “But God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared? So is the man who stores up treasure for himself, and is not rich toward God.’” Please notice the first two words in 12:20: “But God…” Those two words can help you or they can kill you. In Eph 2:4, the phrase “But God, being rich in mercy…” helps you. However, here in Luke 12:20, “But God…” kills you!

God addresses this rich farmer as a “fool!” In the Greek version of Psalms the word “fool” (aphron) describes the atheist who said in his heart, “There is no God” (Ps 14:1; 53:1). The word “fool” literally means “without sense.” In the Old Testament, a fool is one who either acts without God or without wisdom about potential destruction (cf. Luke 11:40). Tragically, this is precisely what the farmer has done. The man is a practical atheist, ignoring God’s law and his neighbor’s need. He thought that he would be comfortable for many years to come, but God “required” his life that very night. The time for the man to report to his Creator comes just at the point when he is set to enjoy all his possessions. Jesus’ point seems to be, “I control your life here and then.” The man had plans and dreams, but he forgot to include God in his plans and dreams. You always have to make provision for, “But God…” We had better make preparation for God in both time and eternity. For God asks the pertinent question: “When you die, who will own all your wealth and possessions?” Your relatives are going to get your furniture. The worms are going get your body. The earth is going to drink your fluid. Who will own it? The only thing that matters in eternity is not what you left behind but what you forwarded ahead. Don’t be a fool! Share what God gives in this life for the next life.

In 12:21, Jesus draws the application. A person who only enriches himself and does not lay up treasure in heaven is a fool. The point of the contrast is the difference between riches on earth and riches in heaven. The man in Jesus’ parable, having provided richly for this life, had no thought for the next life that is eternal. Life for him was the accumulation of riches for his own pleasures. This man had drawn a tight circle of self-interest around himself leaving out neighbors and God. He was oblivious to his coming rendezvous with God. He had a classic case of spiritual myopia.

This parable is not against prayerful and careful investment in the future. Financial planning and life insurance are practically synonymous with wise stewardship. Everyone should seek to provide for older age and family survivors. However, the goal should be to provide resources to enable your loved ones to be in a position to serve God better. Be generous with your family and friends. Just remember you must also be “rich toward God.” How can we be rich toward God?

- **Cultivate a mindset and attitude of humility.** Refuse to be proud. The generous gifts of God ought to cultivate humility in us (Ps 10:4).
- **Trust completely in God** (Prov 19:21). Refuse to trust in money. Recognize that money is temporal. Live your life to pursue Christ as the true satisfaction and fulfillment of your heart.
- **Learn to enjoy the financial blessings in your life.** Be content. Draw a line at enough. Either spend less or make more for God.
- **Practice generosity.** Being rich toward God means using wealth to fulfill His priorities; (12:33-34: giving to the poor is the key to understanding God’s kind of treasure). In the Old Testament, sharing one’s bounty with the poor was the equivalent of giving it to God (cf. Prov 19:17).
- **Manage your wealth in the light of accountability.** Matthew Henry once said, “It ought to be the business of every day to prepare for our last day.” If we are to be wise men and woman, we must see every day as a day of reckoning. Missionary Jim Elliott put it succinctly, “He is no fool who gives what he cannot keep, to gain what he cannot lose.” To reverse that, Jesus said, is to play the “fool.” Use what God gives in this life for the next life.
There is a great story of a conversation between a young man and a wise old man. The young man said, “I’m going to learn my trade.” And the old man said, “Yea, and then?” The young man said, “After I learn my trade, I’m going to get a good job.” And the old man said, “Yea, and then?” The young man said, “Well, then I’m going to build up a successful business.” And the old man said, “Yea, and then?” The young man said, “Well, then I suppose I’ll make my fortune.” And the old man said, “Yea, and then?” The young man said, “Well, I suppose I’ll grow old and retire.” And the old man said, “Yea, and then?” The young man said, “Well, I suppose I’ll enjoy my declining years.” And the old man said, “Yea, and then?” The young man somewhat startled replied, “Well, I suppose then I’ll die.” And the old man said, “And then?”

Have you thought about “…and then?” You may be saying, “I’m young. I have many years ahead of me.” Old age is relative. It’s not measured by how old you are; it’s measured by your death date. If you’re 35 and you’re only going to live to be 45 you’re old! When are you going to die? If you tell me when you’re going to die, I’ll tell you if you’re old or not. Oh, you don’t know when you’re going to die? Oh. I have two words for you: “But God.” Don’t ever forget, “But God.”

If you spend your time and energy providing for this life but take no care for eternity, you are wise for a moment but a fool forever. I beg you today…be rich toward God!
Scripture Reading
Luke 12:13-21
Luke 6:24-25
Matthew 6:19-21, 33-34
1 Timothy 6:10-19
James 1:9-11; 5:1-6
James 4:13-17
Ecclesiastes 2:1-11

Study Questions

1. Why did Jesus talk so much about money? Read Luke 12:33-34 (cf. Matthew 6:19-21). Why do pastors and Christians avoid talking about money? Are we reacting to modern-day abuses (e.g., televangelism, health, wealth, and prosperity, etc.)? If so, what can we do to discuss money in a biblically appropriate way?

2. The man who interrupted Jesus was distracted by his own financial welfare (12:13-14). What financial issue occupies my thoughts and energies? How does this keep me from listening to Jesus? Read Luke 12:22-34. Today, will I share my financial concern/obsession with the Lord and a mature believer and ask for prayer and accountability?

3. Jesus exposed the greed in this man’s heart (12:15; see Jeremiah 17:9-10). In what area of my life does financial greed manifest itself (e.g., house, cars, clothes, investments, hobbies, entertainment)? How much is too much in these areas? How can I set appropriate limits to cultivate contentment? Who can provide an impartial perspective to help me?

4. The rich man was industrious and progressive (12:16-17). Elsewhere, Jesus suggests that these are commendable characteristics (see Luke 16:1-13). Therefore, how can we develop these qualities and prioritize God and His kingdom above all else (Matthew 6:33-34)? Action step: In the next month, be intentional about giving and planning for the future. Then get together with some friends and set five realistic goals for the rest of the year.

5. According to a George Barna survey, the more money a family makes, the less likely they are to tithe. Eight percent of people making under $20,000 actually tithe. That number goes down to five percent for those families making $20,000 to $39,999. The number drops again to four percent for those making $40,000 to $59,999. Then the number drops to two percent for those making $60,000 to $74,999, and one percent for those making $75,000 to $99,999. Why is this? Am I guilty of propagating the lie that I would give more if I only made more money? What must God think of this?

6. Jesus said that I am a “fool” if I store up treasure for myself, and am not rich toward God (12:18-21). In what ways have I been a greedy, selfish fool? What does it mean to be “rich toward God?” What tangible expressions of this can I implement in my own life?
Notes

1 This parable, typically called, “the Rich Fool” is only found in Luke.
2 Sixteen of His 38 parables were concerned with how to handle money and possessions. In the Gospels, an amazing one out of ten verses deal directly with the subject of money. The Bible offers 500 verses on prayer, less than 500 verses on faith, but more than 2,000 verses on money and possessions. Preaching Today citation: Howard L. Dayton, Jr., Leadership, Vol. 2, no. 2.
3 This man’s interruption may not be outside of the context of this passage because a major obstacle to one’s spiritual life, especially in the midst of persecution, can be the misuse of resources (cf. Luke 12:1-12). See also Darrell L. Bock, Luke: NIV Application Commentary (Grand Rapids: Zondervan, 1996), 343.
5 The term “man” can be harsh or gentle depending on the context. Here, the word is a harsh rebuke. See BDAG s.v. anthropos 8.
7 It’s interesting that back in Exod 2:14, Moses presented himself to the Jewish people as their leader. And they said to Moses, “Who made you a judge and the divider over us?” (NIV) In that passage, Moses wanted to judge and divide, and the people refused. Here the people want Jesus to judge and divide, and He refuses. He would not be reduced to the place of a Moses, the place of the county judge. Jesus is not saying that judging and dividing are wrong. He was realistic enough to know there are disputes that have to be settled. He was simply saying that that wasn’t the reason He came.
8 Though Jesus had mentioned greed once before among other sins (Mark 7:22), this was His first specific warning of its dangers.
9 The word “you” (huma) is plural indicating the likelihood that both brothers are present.
10 Paul defines greed as “idolatry” (Col 3:5). Other warnings about greed occur throughout the NT (e.g., Rom 1:29; 2 Cor 9:5; Eph 4:19; 5:3; 2 Pet 2:3, 14).
11 Tony Evans, Time to Get Serious: Daily Devotions to Keep you Close to God (Wheaton, IL: Crossway, 1995), 110.
13 Stanley A. Ellisen, Parables in the Eye of the Storm (Grand Rapids: Kregel, 2001), 156.
14 See Paul’s challenging words in 1 Tim 6:6-19.
16 This parable is one of four example-stories Jesus told (besides the Good Samaritan, the Rich Man and Lazarus, and the Pharisee and the Tax Collector). They are unique in that they simply exemplify the truths they teach in the same realm, leaving no doubt as to their basic meanings. Ellisen, Parables in the Eye of the Storm, 154.
17 The man used a common form of address in speaking to himself (cf. Ps 41:6, 12; 42:5). “Soul” or “self” translates the word psuche that frequently represents the whole person as it does here (e.g., Jas 1:21; 5:20).
18 The man’s words echo an Epicurean slogan: “Eat, drink, and play with love; all else is nothingness.” Variations of the slogan were well known in the first century world. The phrase shows up and is ridiculed in Scripture (Isa 22:14; 1 Cor 15:32) as well as in this parable. In the Bible, wealth is given for sharing, but the rich farmer is stacking up goods to guarantee his own pleasant future. He is reveling in profit while forgetting the poor. David Buttrick, Speaking Parables: A Homiletic Guide (Louisville: Westminster John Knox, 2000), 189.
19 In the OT, it was a covenant blessing to have a fruitful harvest (Deut 28:8; cf. Matt 5:45; Jas 1:17).
22 Ellisen, Parables in the Eye of the Storm, 155.
23 In the OT, the Lord declared, “The land, moreover, shall not be sold permanently, for the land is Mine; for you are but aliens and sojourners with Me” (Lev 25:23).
24 This loss of life contrasts with his accumulation of possessions. Now he had nothing left, and his possessions would pass to his heirs (cf. Eccl 2:18-19). This fact could not have escaped the notice of the man who posed the question about his inheritance (12:13). Even if he got part of his brother’s inheritance, he might not keep it long.
25 This parable is followed by a passage where Jesus warns the disciples against worrying over food, drink, and clothing, and urges instead the seeking of God’s kingdom, this being the ultimate and lasting reality proclaimed and brought by Jesus (Luke 13:22-37). Additionally, the phrase “stores up things for himself” resembles Matt 6:19:


27 For an example of a contemporary “fool” read the following: At least 12 American multimillionaires are looking forward to their lives beyond death. Confident in the continued progress of modern medicine, they have arranged for their bodies to be frozen after they have died. They have also set up “personal revival trusts,” which are designed to ensure their present wealth will be waiting for them when they have been resuscitated 100 or 200 years in the future. David Pizer, 64-years-old, figured that the “roughly $10 million” he left to himself—after all the compound interest has been added in—will make him “the richest man in the world” when he wakes up. Preaching Today Citation: “Only in America,” The Week (2-3-06), p. 6; submitted by Ted De Haas, Bedford, Iowa.

28 The word translated “required” (apaiteo) has an economic feel to it and is often used of a debt being called in for repayment. See BDAG 96 s.v. apaiteo 1.

29 In Luke 19:1-10, Zacchaeus will be a counterexample of the rich fool.

30 Cf. Matt 6:19; 1 Tim 6:6-10; and Jas 1:10.

31 Ellisen, Parables in the Eye of the Storm, 155.