

## “True Wisdom and True Riches”

Money is a big issue in our lives all the time. I read recently that seventy-two percent of adults report feeling stressed about money at least some of the time and 22 percent say that they experience extreme stress about money (a rating of 8, 9 or 10 on a 10-point scale relating to stress about money during the past month).<sup>1</sup> So we should all pay attention when Jesus talks about money. If you would read through the book of Luke or any of the gospels -- the thing that just might surprise you is that Jesus talks about money, possessions, covetousness, greed, giving and generosity constantly. In **Luke 6** he blesses the poor. **Luke 11** Jesus affirms the *tithe*. In **Luke 16** he denounces the Pharisees calling them, *lovers of money*. In **Luke 19**, when Zacchaeus' life is completely transformed by Jesus, he gives away fifty percent of his wealth. In all of this what Jesus gives us in his teaching is true wisdom about true riches. What he tells us is that ***Money has great value as a test of life but no value as a source of life and so we should sink our hearts into God's riches and sink our riches into God's causes.***

This passage, **Luke 12**, with it's famous parable of the rich fool takes place in the midst of what scholars call the travel narrative of the gospel of Luke. It is a unique part of the gospel of Luke that begins with Jesus announcing, in **Luke 9**, that he is going to Jerusalem to suffer and die. After that Luke records teachings and events that are *only* found in Luke. This is called the travel narrative of Luke because it begins with Jesus saying he is going to Jerusalem and it ends with Jesus coming into Jerusalem for what is basically the last week of his earthly life. It is at that point in **Luke 19** that all the gospel narratives come together again for Passion Week. This large portion of unique stories, parables and teachings found only in Luke makes up 35% of the gospel of Luke. It is a sort of epic journey of profound spiritual significance. Like Odysseus Jesus does not travel in a straight line but has many significant events as he makes his way to Jerusalem, the cross and the empty tomb. But unlike Odysseus Jesus isn't blown about by the caprice of jealous gods he is led onward with a divine mission. In these 10 chapters from **Luke 9-19** Jesus tells some of his most famous parables. The Good Samaritan, the Rich Fool, the Great Banquet, the Prodigal Son, The Rich man and Lazarus, The Persistent Widow and the Pharisee and the Tax Collector.

These chapters also contain many favorite stories, the meal at the home of Mary and Martha, the healing of the ten men with leprosy when only one returned to give thanks and the story of Zacchaeus. This whole section has been called, "The Gospel of the Outcast" since so much of it relates to God's love for the lost and the outsider. We will see that come to the forefront next week when we look at the story of the Prodigal Son. It is helpful to see that it is in the context of God's love for lost people that Jesus offers true wisdom about riches.

*There are really two ideas here. First He says.*

**I. IF WE WANT TO BE WISE ABOUT MONEY WE HAVE TO BE ON GUARD AGAINST ALL KINDS OF COVETOUSNESS.**

**Verse 15** says, *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."* The word "covetousness" can also be translated "greed". It's not just the desire for what other people have but an unhealthy and persistent desire for more than you have. What's especially interesting about **verse 15** is the phrase, "*take care*" or in some versions you have the words, "*beware*" or "*watch out*", This phrase is used when there is a danger that can easily sneak up on you and miss detection if you aren't on the look out for it.

*So Jesus is telling us is one of the dangers of covetousness is that...*

**A. Covetousness deceives you.**

Covetousness and greed are sins very few people recognize in themselves. I've been a pastor for over forty years. Over the years I've had many people come and ask for help with some sin they battle and with all kinds of struggles. But I've don't think I have ever had someone come and say, "*I need help with my problem of greed. I'm way too materialistic.*" There are certain sins that are obvious. If you steal something, or lie, or commit adultery, you probably know you did that. There are other sins that can deceive us. I think of racism, bigotry, pride, or self-centeredness, those kinds of things can be in our lives but not as obviously. Greed or covetousness is like that. There are many possible reasons for this but one of the most likely is the issue of comparisons. We all know people who have more and spend more than we do. We know there are people out there who are greedy but we compare ourselves to others and say, "*It's not me.*"

An economist from Harvard named Juliet Schor wrote a book in 1998 about twenty three years ago titled, *The Overspent American: "Why we want what we don't need"*. In this book she said that in households

making over \$100,000.00 yearly, and this is 20 years ago, 2/3 of the people polled said they could not afford to buy all the things they really need. She says in her book this is a perception driven simply by comparison and by the media and marketing. People who almost never think they have enough rarely think of themselves as the people who have a problem with covetousness. That's always someone else's problem. Or so we think. Jesus says you have to *take care* and be on your guard.

To *take care* means you have to and think, "*Maybe I do have a problem with this.*" Am I fitting in with the culture around me but out of step with the priorities of a follower of Jesus? What does my spending, my saving, and my giving, my thinking, my contentment or my anxieties show me about my attitude to money. I need to take care because, ***money is actually very valuable as a test of life but it has no true value as a source of life.***

*Take care covetousness deceives you. And...*

### **B. Covetousness destroys you.**

**Verse 16** begins the parable of the rich fool. It starts out with a man who is rich but it ends up with God calling this man a fool! ***What is important to understand is that the problem with this man was not what He achieved but what he neglected.*** The man isn't called a fool because he was good at business, there's nothing wrong with that, but because he lived as if that was all that mattered. He is called a fool because he thinks he is a thoughtful man but he doesn't think about what is more important. If you asked him the secret of his success he would probably say something like, "*I always think things through and plan ahead*". **Verse 17** shows him reasoning, *and he thought to himself, 'What shall I do, for I have nowhere to store my crops?'* **Verse 18** shows him planning, *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.* He was always thinking, reasoning and planning, but he was foolish not because he didn't think enough but because he didn't think about what was most important.

***He didn't think about God.*** In **verse 19**: *And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."* This man thought about barns and buildings and 1000 and 1 things but he didn't think about what was most important! Look at how dramatically and effectively Jesus makes the point! Look at the contrast between **verse 19 and 20**. The man speaks, in **verse 19**, there is no dialogue with God. He talks to himself: *19 And I*

will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry." Then suddenly, **verse 20**, "But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'" He has kept every brain cell busy with material things, and human plans. **He has never focused his heart on the riches of God or invested his riches in the causes of God.** The point of the parable is given by Jesus in the last six words of **verse 21** Jesus says *So is the one who lays up treasure for himself and is not rich toward God*

There is a legend of a man who had a servant he thought was a fool. The master got so exasperated one day he said, "You've got to be the biggest fool I've ever met. Look, I want you to take this staff, it will be the staff of the fool! Carry it with you and if you ever meet a bigger fool than you are, give him the staff." So the servant carried the staff, and often out in the world he'd meet people he thought were fools. But he was never sure they were bigger fools than he was. Years passed with the servant carrying his humiliating fool's staff. Then one day he was ushered into the bedroom of his master. The Master was sick and dying. The master said, "I'm going on a long journey." The servant said, "When do you plan to be back?" The master said, "This is a journey from which I'll not return." The servant said, "Sir, have you made all the necessary preparations?" The master said, "No, I've not." The servant said, "Could you have made preparations?" The master said, "Yes, I guess I've had my life to make them, but I've been busy with other things." The servant said, "Master, you're going on a journey from which you'll never return, you could have prepared for it, and you just didn't?" The master said, "Yes, I guess that's right." The servant took the staff he'd carried so long and said, "Master, take this with you. At last I've met a bigger fool than myself." The fool is the person who doesn't think about the reality of God, the true purpose of life, and the certainty of death.

Jesus uses strong words to make an important point. Look at **verse 21** again. *So is the one who lays up treasure for himself and is not rich toward God.* What's true about money and possessions is true with every other aspect of life also. Take the words "lays up treasure" and insert a different phrase. *So is the one who makes great scientific discoveries and is not rich toward God. So is the one who has amazing adventures, achieves fame and fortune, raises wonderful children, has a exemplary career and a peaceful retirement.* The potential list of possible achievements is endless but if your story ends with these six words, "and is not rich toward God." Well, that person, in the words of Jesus is foolish.

*Understanding the deeper issue brings the truth closer to home.*

## **II. IF WE WANT TO BE WISE ABOUT TRUE RICHES WE HAVE TO BE RICH TOWARD GOD.**

In the follow up to the parable of the rich fool Jesus teaches about money and worry. He talks about all the things people worry about, what they will eat and wear. It is very similar to *The Sermon on the Mount*. He says don't worry about these things, trust God and seek first his kingdom. Listen to what he says beginning in **verse 32** *“Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. <sup>33</sup> Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. <sup>34</sup> For where your treasure is, there will your heart be also.*

*It is helpful to think about money and giving in light of three things: creation, sin and redemption and we see all three reflected here.*

### **A. 1<sup>st</sup> In light of *creation* it is wisdom to recognize we are stewards of our possessions.**

Because God is our creator everything we have comes from him and belongs to him. We hold our possessions as a stewardship from God. So **verse 33** says, *“Sell your possessions so you can give generously!”* This verse is sometimes misunderstood. The Bible teaches that you have a right to own things. The eighth commandment, says, “You shall not steal” because there is a God-given right to own personal property. But people of faith have a responsibility to use their possessions as a trust given by God. In ancient times most often wealth was stored in the form of supplies, livestock, stores of seed, oil, fabrics, and perhaps jewels all of which could be liquidated when needed. If you wanted to give and didn't have ready money at hand you had to sell some of your possessions. So what Jesus is saying is if you want to be rich toward God don't just give when it's easy. Be willing to make an effort, to dip into savings, to be generous with your possessions because everything ultimately comes from God and belongs to God!

*In light of creation recognizing we are stewards of our possessions is true wisdom for true riches.*

### **B. 2<sup>nd</sup> In light of *sin* it is true wisdom to beware the power of money to enslave us.**

**Verse 34** says *For where your treasure is, there will your heart be also.* Your heart is at risk. Sin makes us vulnerable to being enslaved by money. To be rich toward God we have break the power of money by

giving to God. Too often what you will find, if you look at your life honestly, is that you can easily and enjoyably spend money on your self, family, your stuff and your savings but it is hard to give freely to God and trust in completely in God. What does it mean? It means that money is competing with God for your actual trust, love and loyalty.

C.S. Lewis wrote:

*“The only safe rule is to give more than one can spare. In other words, if our expenditures on comforts, luxuries and amusements, etc. are up to the standard common amount with those with the same income as our own, we are probably giving away too little. There ought to be things we should like to do but cannot do because our charities expenditures excludes them.”*<sup>2</sup>

*Here is the third thing....*

**C. 3<sup>rd</sup> In light of *redemption* it is true wisdom when the grace we have received *from God* moves us to generosity in giving to God.**

**Verse 32,** *“Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. He doesn't say, “If you are give your money to God then God will give his kingdom to you.” No! He says, The Father has been pleased *already*, to give you his kingdom. He is speaking to people who have received him and have *already* been given the kingdom by God. The Bible never teaches us to give in order to be saved. It's always the other way around. If God has saved you by his grace and given you his kingdom then in light of what you have been given you don't need to be afraid to give. **2 Corinthians 9:7-8** *Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.*<sup>8</sup> *And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.**

***I came across the story of a man who, when he was a young man had an experience that changed his perspective on money.*** He had just finished paying for some pictures for the room where he was staying when a cleaning lady that worked there came to his door. It was a cold winter day, and he noticed that she didn't have a coat to protect her from the cold. He wanted to give her some money to buy a coat but found he had too little left because he had spent it on the pictures. Immediately the thought struck him that the Lord was not pleased with the way he had spent his money. He asked himself, *“Will Jesus Christ say, “Well done, good and faithful steward”?* *You have decorated the walls of your room with the money that might have*

*protected this poor woman from the cold?"* As a result of that he began to limit his expenses so that he would have more money to give to others. One year he recorded that he gave 6% of his income away. The next year his income doubled but he kept his living expenses at the same amount and ended up giving 53% of his income Christian ministries or to the poor. He believed that with increasing income, what should rise is not just the Christian's standard of living but the standard of giving. Maybe you hear that and think, "I could never give away 53% of my income." That's not the issue? Maybe you could increase your giving some but even that is not the heart issue. The issue is does the grace God has shown you in Christ move you to *want* to live generously? If you do not have a deep desire to give generously to God examine your heart. Ask yourself, "Why don't I want to be more content, freer, more trusting and more generous."

Think for a moment about who it is who is giving us this teaching about true wisdom and true riches. This is Jesus and he is giving this teaching as he travels to the cross to die for your redemption. Think of the generosity God shows us in Christ that God the Son came into our world not only to give us these teachings but to give himself to be our Savior. One of the wonders of the Bible is this great generosity of God. God gave his Son and Christ gave himself to pay for our sins by his sacrifice so that God could *give* us grace. When you trust in him he gives you so much: forgiveness, new life, new birth. He becomes your Father who cares for you throughout your life and never leaves you. He gives you eternity. All of this comes to us not because of our goodness but Jesus' sacrifice. If you don't know God's grace, if you are far from him, you can just turn to him and trust in Christ. He offers himself freely to all who come.

Trust in him. Share that with us so we can help you take your next steps and know this whether you came to Christ just now or long ago. If you know God grace you don't have to prop your life up with stuff any more. You don't have to be afraid to live simply and give generously and trust God deeply. Embrace the wisdom that sees money as a test for life but not a source of life. Sink your heart into the riches of God and then sink your riches into the causes of God.

**Amen.**

## Prayer of Response

Heavenly Father, we thank you that it is your good pleasure to make us your little flock and to give us your great kingdom. We thank you that it is all by grace, your undeserved favor, given to us for Christ's sake. If it were based on our righteousness we could only despair. But your grace comes to us on account of Jesus so we thank you and offer heartfelt praise. Our prayer is that we might live as trusting children. May we sink our heart's longing into your riches in Christ and may we invest our riches into your causes in Christ. In his name we pray, Amen.

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<sup>1</sup> American Psychological Association, "American Psychological Association Survey Shows Money Stress Weighing on Americans' Health Nationwide" (2-4-15)

<sup>2</sup> <https://mtw.org/CONTENT/Resources/Books/FaithPromise-Booklet-MTW.pdf> - Page 9