

SERMON TRANSCRIPT

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SPEAKER

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Jesus On Money

PART

2

TITLE

Guard Your Heart

SCRIPTURE

Luke 12:13-21; 1 Timothy 6:6-10



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Good morning to you, Providence. It's good to see you. I hope you're well. I love all the services, but 11, you've had breakfast and coffee and so you're ready to roll. My name's Dave, one of the pastors here. I have the joy to teach you. So if you have your Bibles with you, Luke chapter 12, Luke chapter 12, you can turn them on or open them up. And if you don't have a Bible, there's one underneath the chair there and you can take that as a gift. Love for you to have that as well. So we're in a three-week series. This is the second Sunday of that three week series. I've been tasked to teach un guarding your heart against greed. We're on a series called Jesus on Money, always an exciting text and exciting time to think about here at Providence.

I know if you're new, today's your first Sunday, you're already cringing. You're like, what in the world is coming? Let me just encourage you. Rest assured there's no commitment cards under the chairs. We're not going to ask for anything. We haven't done this since four years ago. And so we just feel like in a day and time where sermons like this oftentimes receive criticism, speculation, mainly because there's been so much that's distorted primarily with these TV ministries, with greedy pastors talking and speaking and using language like the amount that you give is directly proportionate to how God's going to bless you. The more you give, the more blessing. And we believe that's heresy. That's really bad teaching.

Matter of fact, every now and then, I don't do it often, I'll catch one of these TV shows that have some of this just to hear and discern how they are twisting some of these truths in the scripture for their benefit. And a few years back, I was stirred so much about what I heard that I called the 800 number on the bottom of the screen and I shared the gospel with the operator and then begged them to please stop doing this. And the call ended really, really fast.

But just because so much wrong has been said around finances in the church doesn't mean we avoid a topic. We believe the Bible speaks truth about. The Bible has over 2000 passages about wealth and stewardship and finances. And Jesus Himself talks more about this concept of stewardship, finances, and wealth more than heaven and hell combined in the Bible. And the key thing that we've got to really understand, there's a few things that I want to land before we dive in, is God the almighty creator of heaven and earth doesn't need your money.

He wants your heart. That's what he wants. So Psalm 50 says, watch this. It says, "If I were hungry," this is God speaking, "If I were hungry," by the way, God's never hungry, okay? But if he was, right, He, God, would not tell you, humanity. He wouldn't tell you. "For the world is mine," He says, "and all that is in it." See, Jesus knows that money and how we manage it will reflect our heart. The more you have, the more it has you. And Jesus wants our heart, not our wallet, for He knows the wallet often tells us where the heart is. This is what He's doing.

See, listen, Luke 12:34 says, "Where your treasure is, there your heart is." And the issue with greed is that it's a sin that is subtle and strong at the same time. It's hard to detect. It's so subtle that when you actually feel any angst in your heart around it, you immediately compare yourself to someone who has more, therefore eliminating any conviction because you say they have a problem. And you can always find people in those

categories. And so you never deal with it. See, as a pastor for 25 plus years, I've never received an email, a call or an office visit where someone says, "Could you give me some wisdom? And counsel, I'm struggling with greed." It doesn't happen. 'Cause you can barely tell that it's in there. No, greed fools you. It knocks at your heart that says, if you get, you're going to be satisfied.

And the gospel not only saves us from multiple things, ultimately the wrath of God, but it fuels this life of generosity. A life of greed looks like everything on the outside is growing bigger. You're accumulating and what's happening at the same time is on the inside there's a hole in your heart that's growing and it's full. It's full of emptiness. And when you live a life of generosity where you're constantly looking to give and holding hands open, there's a mountain growing in your heart. It's called freedom and joy. It's paradoxical, isn't it? It doesn't seem to make sense.

See, let me explain it this way. You and I have seen X-ray machines. I know we have in our house. We have about five or six boots up in the attic. All of our kids have broken something over the years. And so what it does is you feel a little bit of this pain, this angst, maybe it's a hairline fracture, maybe it's a complete break. And then you go and what is happening on the inside, you need to see, right? And so the x-ray shows the hairline fracture or the complete break, and you need that x-ray to see what's going on on the inside. I don't know if you know this, this is pretty amazing, but they have created a machine, it's a special type of MRI X-ray machine that actually shows what's going on in your heart. I'm not talking about a cardiologist, but there's a machine that actually shows exactly what you love in your heart. It is unbelievable. This is what it is. I'll show you a picture. It's called your bank statement. Now we chuckle.

If you want to know what you love, pull up last month and go line by line. It'll tell you exactly what you love. It'll tell you exactly where your treasure is. And you know what? It never talks back to you. And it never lies. Month after month after month it tells you exactly what you love and exactly where your heart is. So aren't you encouraged? I'm so encouraged. So let's pray. We need a lot of help. Let's pray.

Father, we're getting ready to walk through this passage and we're praying and asking for your spirit to use this word to walk through us, to help us to see with clarity why you would speak so much about money when you don't need it, why you would address it so much when the world is yours. And we know because you tell us that what we treasure and what we die to have reflects our heart. So do a great work. We pray in Jesus' name. Amen.

So Luke chapter 12. Now let me give you the context really quick, because sometimes we think of these things with money and finances. This is very practical, but the reality is that it is an issue, it's very serious and it's an issue of heaven in hell. Meaning that in chapter 12:1, before we get to 13, before we get to our text, He says that thousands have gathered. He's teaching, He's going along the way, He's addressing things. And then He leans in and He says, now listen, one thing that as you're going to be a follower of me, He's talking to His disciples, you're going to fear man. You're going to long for the approval of man. Meaning that when you love the approval of man, you will fear men and women. You'll fear what people say and think about you.

And what He's saying, what He says in the text is He says, don't fear. Don't fear man. When you live for me, here's the one you should fear. Fear the one who has the power to throw you in hell when you die. That's what He says. And then He says, now listen, for those who honor me and speak or aren't ashamed to speak of me publicly, then I'll speak your name in front of my father. That's one bookend.

The other bookend, the other bookend of the text where the text is laid in the middle is don't worry about what you eat, what you drink, what you wear. Seek first the kingdom of God. And then He moves into a section. Now, be ready. Be ready, because the son of God, He's coming back. So be ready. So those are the bookends for our passage on money this morning. I think the reason for that is that money is the only thing in scripture that God places on a level of such high level of having equal rivaling power to Himself as a direct competitor for the heart of man. That's how serious it is. Matthew six says, "You cannot serve God and money."

So let's read starting in verse 13. "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 all my goods and I will say to my soul, soul, you have ample goods laid up for many years. So relax and eat, drink, be merry. For God said to him, fool, this night your soul is required of you and the things that you have prepared, whose will they be?"

Verse 21, "So is the one who lays up treasure for himself and is not rich toward God." This is the word of God. So listen, three truths this morning, three truths this morning that I'm praying God would use his word to protect our hearts against greed and to propel our hearts toward generosity.

Number one, Jesus calls us to guard our heart against greed. Jesus calls us to guard our heart against greed. Verse 15, the context, a younger brothers asking Jesus to tell the older brother who always gets most of the inheritance, to give him his share. And Jesus says, I'm not the judge, but let me deal with your heart. And then he gets to verse 15 and notice verse 15, what he says. In verse 15, he says, "Now take care." That word can be translated, watch out or beware. It's a present imperative. Meaning it's a command, but it's this also call to a continual attitude of watching. Like this is a warning from Jesus who knows our hearts are prone to wonder and worry over what we don't have, panic over trying to manage what we do have and live with anxiety to buy things that we don't even need to have.

His warnings are His way of watching over us, not withholding from us. He says, look, take care, watch out, beware, be on guard. Now, this again, it's a present imperative, it's a command. Listen, constantly be on guard. It's militaristic language. It's like battlefield language. He's like, be on your guard always being observant of the propensity of the heart to lean toward covetousness. It's Like the air traffic controller, right? Air traffic controllers, they can only work two hours, mandatory regulations, and then you have to take a break.

You have to make sure. Because they want when they work for those two hour blocks to have full awareness, full alertness to everything that's going on, planes landing, planes taking off. They have to have situation awareness all the time. This is what Jesus is saying in a sense, to be aware, to watch out, to take care. Against what, the text says? Against this all covetousness, greed, and then he drops the bomb, "for your life doesn't consist in the abundance of your possessions." Your life doesn't consist in the abundance of your possessions.

See, it's not what you have, it's what has you. Your identity is not in what you have, rather it is often in what has you. And the question is this morning, does Jesus have your heart? Own more, get more, build more, relax, eat, drink, merry, this is the American dream. Make as much as you can, as fast as you can so you retire as early as you can, collecting some seashells in the last chapter of your life before you stand before a holy God. You know the American dream. Get all you can, can all you get and sit on your can. See, the average American by the age of 65 will see two million advertisements. 65 times 365 these years by the days on earth. That's 23,725 days on earth. Divide that by two million, two million divided by those days leads to 84 advertisements a day, you see. And I got like 27 minutes with you this morning, 84 times every single day. "You got to have this. You need this. This'll make you happy. Get this, get that, get this," 84 times every single day.

And for the most part it's working. The culture is spending billions to get you to treasure earthly things more than Christ. Household debt in the US 17 trillion, one trillion of that's credit card. Average Christian in the US gives 2.5% to church, charity and the poor, down from 3% during the Great Depression. See, look, greed, greed's different than the other sins. Jesus didn't say, "Watch out, you might be committing adultery." You know when you're committing adultery, you don't say, oh, you're not my wife. Oh, you're not my husband. That doesn't happen. No. This is why Jesus says, watch out. You might be greedy. Greed hides itself. It blinds you in a way that adultery doesn't.

John Piper, in one of his books, Hunger For God, he says, "The greatest enemy of hunger for God is not poison, but apple pie. The greatest adversary of our love to God is not His enemies, but His gifts. And the most deadly appetites are not for the poison of evil, but for the simple pleasures of earth. For when these replace an appetite for God Himself, the idolatry is scarcely recognizable and almost incurable." This is why Jesus says, watch out. Be on your guard. Your life does not consist in the abundance of your possessions. And if what you have consumes you or what you don't have, you're trying to get, consumes you more than Jesus, you might have too much.

I'll never forget it, the kids early, I got four of them, 22, 20, 18, 16, I'll never forget the McDonald's runs and a happy meal with the little toys inside. And each month there's a new toy, right? They pull it out and they don't even look at the toy, they look at the back at the next one that's coming and they go, "Man, I want that one." And I'm like, "What is wrong with y'all?" Where did they get that from? They're already identifying what they don't have when they had the gift inside their hand. And the spirit whispered to my heart, he said, they got it from you and you got it from your parents, and they got it from their parents, and they got it from their parents, and they got it from Adam and Eve when they were with God, but not content with being with God. They wanted what they wanted when they wanted.

Listen, 1 Timothy says, “For we brought nothing into the world and we can take nothing out of it. For the love of money is a root of all kinds of evil. Some people eager for money have wonder from the faith and pierce themselves with many griefs.” Oh, listen, listen. Think about this for just a moment. Think about this for just a moment. Every single one of us in this room, every single one of us, we’re created by God.

And think about it for just a moment. We lived inside of our mom’s womb for nine months, inside a womb that’s full of water. We were swimming for nine months. That’s a miracle in itself. And then water breaks. You go to the hospital, you enter the world, you come out butt naked, nothing on, right, you cough, and smack you a couple of times and then you start screaming because you’re hungry. You’re demanding your food. That’s the first scream. Like, “I’m hungry, give me something and I’m cold. Give me a towel.” If babies could speak, that’s what they would say. That’s the way you enter. We all came into the world like that, every single one of us.

And then you’re going to go out, some sooner than later, and we’ll put a dress on our sisters and a suit on our brothers, and you didn’t even have anything to do with that because you’re dead. Maybe you choose which one you want and ask to dress me in this, but you can’t put it on yourself because you’re dead. Those are the bookends. And I’ve done a lot of funerals over the years, and I’m standing at the graveside and every time I’ll just take a look, I’ll just double check. I’ll take a look at the hearse that pulls up to get the casket out. And there’s never a trailer hitch on the hearse. No, never.

I’ve never done... It is sobering. Like when you’re a pastor, you stand on this side and family’s sitting down and you’re glancing and you can see the six feet dug, you can see it, and there’s a box there with the body in it and you know it’s going in the ground. It’s just sobering. Never, never once have I seen been there and they got their boat on the side, they put their boat, they pulled their boat up, or they laid out their clothes, or they laid their bank account on top of the casket, never once.

Or the golf clubs. Now that’s a little bit too personal, but I don’t want to go there right now. Listen, listen. C.S. Lewis helps us by saying, “Prosperity knits a man to the world. He feels that he is finding his place in it while really it’s finding its place in him.” So consider this warning. Consider this warning about coveting and greediness as deep care from God for your heart. This strong warning is from a loving God who’s watching over your heart.

Jesus calls us to guard our heart, but He cautions us, number two, He cautions us to guard our heart from folly that fuels greed. So Jesus, He cautions us to guard our heart from foolish living that continues to be gas on the fire that fuels this greed. So in other words, guard your heart from the folly of building what will collapse to protect what you can’t keep. Bigger barns hold more, but if you hoard it’s going to hold you. I mean, look at the text from 17 to 19. Notice multiple times, multiple times in this passage how when Jesus tells this parable, this land of a rich man produced a lot, and from 17, 18 to 19, 11 times, 11 times, the pronoun I or my is referenced. Notice it. “He thought to himself, what shall I do? I have nowhere to store my crops. I will

do this. I will tear down my barns and build bigger ones. There I will store my grain, my goods, and I will say to my soul, soul..."

Do you see what's happening? Listen, there's no mention of God. 11 times he mentions himself. Listen, the more you have, the more you think about yourself. Matter of fact, the more you have, the more you stop listening to any wisdom from anybody else and you start talking to yourself. Do you notice the text? The text says, he says, "Soul, you have ample goods." You're telling yourself lies because you're the only voice that you want to listen to.

He says, I, my, I, my. He's consumed with self. And notice the first time God speaks, first time God speaks in verse 20. Notice what he says. But God said, notice the first response from God to someone who lives like this, listening to themselves, building their kingdom on earth that will not last. He says, "You fool. This very night, your life will be demanded from you." He calls him a fool. This is the same language that Psalm 14 says. Says, "The fool has said in his heart that there's no God." The fool has said in his heart that there is no God. What's happening here, this guy, he's not saying there's no God in his heart or with his mouth. He's saying it with his wallet. He's living in such a way that's full of folly.

Jim Elliot knew about this mindset of living for treasure in heaven, to share the gospel with people and have people, souls of people go to eternity for the message of the gospel that he would preach. So he, some friends in the early 1950s from Wheaton College left and went down to South America. And as he's down there and he's martyred, he and his buddies, they're all martyred for trying to reach people with the gospel. And they would find later in his journal that he would write one of the most profound statements that has impacted numerous people. He says, "He is no fool who gives what he cannot keep to gain what he cannot lose."

You got to chew on that, don't you? Let that land on you. He is no fool who gives what he cannot keep to gain what he cannot lose. You lay up treasures in heaven, you don't ever lose him. You build an earthly kingdom, you're going to lose it. Ecclesiastes five says it like this. "He who loves money will not be satisfied with money nor he who loves wealth with his income." 1 Timothy six, "Those who want to get rich fall into the temptation and a trap." This is what greed does. It's a trap. It's a temptation, "and it leads you into foolish and harmful desires that actually plunge people into ruin and destruction."

A.W. Tozer who I enjoyed reading over the years, has a book called *The Pursuit of God*. In chapter two, it's a great title for a chapter. It's called *The Blessedness of Possessing Nothing*. And this is what he says in that chapter. He says, "The heart covets things with a deep and fierce passion. The pronouns, my and mine look innocent enough in print, but their constant and universal use is significant. The roots of our hearts have grown deep into things, and we dare not, we dare not pull one up, one rootlet lest we die. Things have become necessary to us, a development never originally intended. God's gifts now take the place of God. And the whole course of nature is upset by this outrageous substitution."

He cautions us from living a life of folly and foolishness. And we want to encourage you. We believe there are certain practical tools, practical tools that could help you on this journey. And one of them is a class that we're starting in three weeks, August 20th, called Financial Peace University. So pray.org/fpu. You can sign up for this nine week class on a biblical, very practical biblical framework for finances. And we think it could serve you. I know one thing that a class like this many years ago, matter of fact, the day that Julie and I returned from our honeymoon, we landed on a Sunday afternoon, been married one week, we landed at four o'clock at RDU. We got in the car, we drove straight to the church. There was a Bible study at that time at six o'clock that night on financial freedom and understanding the biblical framework. And we went through this class and it radically changed our marriage. We knew there could be some contention. And so God used that in an amazing way. He cautions us.

But third, He compels us. He compels us to guard our heart from selfishness by being rich toward God. So he compels us to guard our heart from being selfish and being rich toward God. Notice verse 21. "So is the man or anyone who stores up treasure for himself and is not rich to God." Your life may be required of you at any time. Death is no friend of age. It's a hundred percent guaranteed. And so in light of what Jesus is saying, He's saying, listen, live storing treasure in heaven. Meaning look, there's needs that you have. You meet those needs, you save, be wise and you give. These are the three big buckets. I know there's implications for each of those, but He's saying, listen, eternal perspective, eternal purposes, kingdom-minded, being rich toward God and giving your resources to advance the kingdom of God.

Word of God says this in Matthew six. He says, "Do not lay up for yourselves treasures on earth where moth and rust destroy, where thieves break in and steal. But lay up for yourselves treasures in heaven. Invest wisely deeply into the things of God." I remember I did a college ministry here years ago, and we had a college student to come to us and he said, he says, "Dave, listen man, I just graduated. I got a job and I'm thankful. It's meeting my needs and I'm tithing to the church, but I'm making more money than I need." I got up off the floor at the coffee shop and I said, "Who thinks like that, first of all?" And he says, "Yeah, I just have access that I don't need. And are there any missionaries that I can give to and just help support the work?"

And listen, here's the key. The key that's going to unlock your heart to protect it against greed and to propel it toward generosity is the gospel. It's the good news of Jesus. John 3:16, "For God so loved the world that He gave." He gave. So Tim Keller sums it up like this, this incredible, beautiful picture about the gospel, this good news of Jesus Christ who has come and lived the life that we could not live and died. The death that we deserved, was buried, rose from the dead. And His righteousness, when you trust in Him, is granted to you. And the sin in you when you confess it is cast on Him. It's just a beautiful... It's the most glorious transaction in the whole history of the world.

But Tim Keller, God rest his soul, he passed away recently with cancer, a pastor in Manhattan for a number of years. This is the way he kind of sums this up with money. Listen to what he says. He says, "The Bible says that every treasure, but Jesus will insist you die to purchase it." Have you ever had that thought? "I'm dying

to have that.” That’s what it wants you to do. But Jesus himself is the one treasure who died to purchase you. You know how he treasures you. You know how he caress about you. He died for you. That and that alone will free you from money. It’ll free you from everything. The gospel will free you from feeling inferior to rich people and then envying and coveting all they have. And the gospel will free you from feeling superior to poor people and looking down on them. Listen. Listen. When you’re anchored in the gospel, you’re not intimidated or ultimate in either situation.

The gospel, it leads us to understand that we’re more sinful than we ever dare believe, and we’re more loved than we ever dared hope all at the same time. Therefore, the gospel puts you in a place where you don’t care about money anymore. Jesus lost all of His treasure to make you his treasure. That humbles you, that melts you, that lifts you. And the Christian who’s been freed from money by finding Jesus as their treasure gets a generous eye. You’re always looking for opportunities. You’re always looking for ways to give away because God gave away His best, His son. That’s the answer to your heart. Christ, the son of God, He gave His life for you. He saw you as a treasure. What love. What love. You’ve never been loved like that. So when He gives a word about something that’s in the back of the closet that nobody knows, He cares about you. He wants all your heart, and it’s worth it. It’s so worth it.

Listen, if you’ve never trusted Him, just submit your need for Him, believe on Him, spirit of God will come. He’s not a bandaid. He gives you a new heart. He gives you a new heart. Hebrews 13 says it like this, “Keep your life free from the love of money and be content with what you have, for He said, I will never leave you nor forsake you. Be generous and ready to share, thus storing up treasure for themselves.” 1 Timothy 6:17-19, Acts 20:25, Jesus says, “It’s more joyful to give than to receive.”

Oh, listen. Listen. Give your life to Christ. Trust Him. Trust Him. Let’s trust Him. Just a few points of application and we’ll be done. Let’s trust Christ and let’s treasure Him above all earthly gifts. Listen, God’s gifts make bad gods. Let’s trust and treasure Him. Listen, let’s tell a city, let’s tell a city growing in wealth and greed about the freedom that Christ brings. This is why so many people in our city are miserable because they’re looking, they’re continuing to look for something to fill their heart. And it’s not found in accumulating things. It’s found in Jesus, a relationship with Him. And then He frees you from living that way, from craving all the time and giving. It’s paradoxical. It’s unbelievable what it does in the heart. So let’s tell a city, let’s take these conversations and learn how to transition them to Godward conversations and the freedom that He brings.

And then let’s consider practical resources. Let’s just consider, so all of us need these practical resources against greed. And so we’ve developed a website called pray.org/money. And in that you’ll find some resources that we’ve written and we’ve been able to lay out for you and hopefully encourage you.

And then last, let’s do this. I want to just lead us in a quick time of prayer and let’s confess our weakness in these areas. And then ask God for grace. So let’s bow our heads. Let’s bow our heads. And I want to lead us in a time right now that He would forgive us from the depth and the deep and the dark spots in our heart that

we all crave, crave more and long to have more and not being content with having Him. And we've heard this good news. And so just take a few minutes and ask the Lord to cleanse and renew and refresh and forgive.

Now, take just a minute to ask God to give you an eye for generosity, to work that in your heart. Maybe you need to reorder some priorities so that it frees up more to be able to give. God knows you. He knows your heart. He knows all the situations. He's just longing to have an intimate communion with you and your heart. And then He begins to stir this, and there's a depth of joy that comes. So ask Him, even this week, God, help us to be a people marked with generosity, hospitality, and gratitude. Pray that now.

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