The Rev. Charlie Holt:

Let us pray. Heavenly Father, thank you for the gift of life that truly is life, finding life in your name, Lord, and not in the things of this world. We ask that the detachments and attachments would be in the appropriate places that we would find our security in you, Lord. And so we ask that the preaching and ministry of your Word be your Word for the sake and glory of your Son, Jesus, in His name we pray. Amen.

Please.

One of the big themes in the gospel of Luke all throughout is about our relationship with money and wealth, and He says over and over again that when we are giving our lives to Jesus and wanting to be faithful disciples, that we need to count the cost of following Him. And there are some verses that kind of sound like we need to be willing to give up everything in order to follow Jesus.

When I was a brand new young Christian junior year at the University of Florida, that blessed institution, I started really... I was reading through the gospel of Luke, and I was hitting some of these passages, like the one that we have in our gospel today.

And I started to take stock of all the things that I owned to see whether I would be willing to give up everything for Jesus. And I wanted to be able to say yes to that, but I started to think about the things that I had. And at that time, I didn't have a whole lot of things. I got a lot more stuff now. It's fascinating that back then, I could bring all of the things that I owned in my yellow Delta 88 Oldsmobile, 1978.

So that was number one. I'm like, "Would I be willing to give up my car?" My friends called it affectionately the Chuck Model 1. It was a huge yellow boat.

But I said, "Yes, I think I would be willing to give that up." And then I started thinking about the clothes that I had and various things. I didn't have a lot of money, so that wasn't a big consideration. But then I landed on one thing that was really a prized possession. I had a 50-gallon fish tank that was in my fraternity room, and I had all kinds of fish in there. I had a black bass and I had eels.

It's kind of a confessional moment. I'm not sure you're legally supposed to have these kind of animals in captivity. But I had them, and I would take... The eel loved cold cuts, so you could feed them bologna and eat it out of your hand. It was really cool. I named him Larry, Larry the eel.

And Bill the bass.

But as I came to the fish tank, I was like, "No, I don't think I could give that up, Lord. Why would you even ask me to give up a fish tank?"

When I brought that fish tank with me into my marriage with Brooke, and our first year of marriage, we were living in Orlando, and I was called to go to seminary at Seabury Western in Chicago, and Brooke pointed at the fish tank and she said, "That can't go with us to Chicago.

There's no place for it in this little tiny student housing apartment that we were in." And I knew she was absolutely right. And so sure enough, several years later, after I had had those thoughts, the Lord required of me that I give up my 50-gallon fish tank. And I gave it to a young kid in the neighborhood. His mom was thrilled, at least temporarily, that I had given her this. And then it was fascinating. When I got back into town, this is like seven or eight years later, we moved back to Orlando area, and I got a random phone call from some family that said, "Are you Charlie Holt that had a fish tank seven years ago?" And I'm like, "Yeah." She goes, "Well, I have your fish tank." And this was a totally different family. That tank had gone from family to family, and the instructions always were, "If you don't want it anymore, check and see if Charlie Holt's ended up back in town. He might want his fish tank back."

And the Lord took it away, and then the Lord gave it back to me. It's really quite amazing how the generosity of God works when it comes to our attachments and our detachments. And this is really what is at the heart of this idea of greed.

Paul calls it in his letters to Colossians. He says it's idolatry. What greed fundamentally is, is idolatry.

It's having our hearts fixed and attached to the things of this world, money or stuff, or whatever it is, and saying, "That's my end all be all. If I can just have a lot of money, or if I can just hold on to my things, whether it's a fish tank or a million dollars, it doesn't matter. It's the attachment to the things of this world over against our attachment to God."

And so what Jesus is always working on in our lives is to have us detach from the things of the world and attach to Him for our dependency and our provision in our life.

And so the occasion for our gospel passage is two brothers are fighting one another over family inheritance, which is a very common thing to have happen. It's happened in my family on more than one occasion where a patriarch or a matriarch dies and the estate is large, and then the siblings who up to that point seem like they like each other all of a sudden put money ahead of their relationships and what was a unified family can fall apart because of bad succession planning and greed.

And I've just seen it happen over and over again. Has anybody else seen that happen? Yeah.

It's horrible.

And it fundamentally is that problem that money has become an idol.

James, in his letter, he says, "What causes fights and conflicts among you? Do they not come from your desires that battle within you? You want something, but you can't have it. So you kill and you covet and you fight."

And that's what those two brothers were doing. They were in a conflict because they both wanted something and they weren't willing to give on it.

Jesus was approached by these two men, and they ask him. They say, "Teacher, tell my brother to divide the inheritance with me."

This is interesting because we like to think that Jesus cares about every aspect of our life.

But one of the things that God or the Lord doesn't really want to affirm in our lives are the sin nature.

And so if we're coming to God asking Him to help us fulfill our sinful desires, He may not be interested in that.

He may not be desirous of helping you satisfy your self-centered desires.

And so this is exactly what happens to these two men.

Jesus replies to them, "Man, who made me a judge or arbiter over you?"

And then He uses this as an opportunity to actually give them something which will be much more valuable than their inheritance. And that is freedom from the love of money. He says to them, "Take care and be on your guard against all covetousness," or greed is the way it was in our version that we just heard read. "Take care that be on your guard against all greed, for one's life does not consist in the abundance of his possessions."

Now, apparently, there's more than one type of greed. Jesus says you got to be on your guard against all kinds of greed.

And again, greed is just another word for idolatry, according to Paul.

But greed has to do with wanting something so much, so in our heart and our life and being so attached to it or so desirous of it that we're willing to sin to attain it or sin to keep it.

That's a good actual test of whether something's an idol in your life. If you're willing to sin in order to attain it or you're willing to sin in order to keep it, you probably are facing a stronghold of idolatry in your life.

And so Jesus says your life does not consist in your abundance of possessions. Life does not equal stuff. And it's interesting. Jesus said in another place, "I have come to give you life and life abundant."

The thief comes to steal, kill, and destroy your life, but I have come to bring you life, an abundant life. Now, some commentators and health and wealth prosperity gospel preachers think that when Jesus says, "I want to give you abundant life," what he means is, "I want to give you a bunch of money.

I want to give you success. I want to give you prosperity and vast wealth."

And they tie the inheritance of wealth and abundance of material things to somehow that is reflective of abundance of spiritual blessings. And these two things are not the same thing.

You can be materially poor and abundantly filled with the life of God, and many, many people have demonstrated that throughout Christian history. And then you probably can think of

examples of that in your own life, of people that you know who maybe not have a lot of stuff, but they have a lot of joy and fulfillment and peace in their life because they are so filled with the life of Christ and the life of God.

So Jesus tells them a story that will hopefully kind of free them up from their thinking a little bit. It's about this wealthy man who has a lot of land, and he has a banner year.

It's great. There's an abundance of material blessing that is coming his way, and he says, he thinks to himself, this is what it says, "He thought to himself, what shall I do, for I have nowhere to store my crops? And he said, I'll do this. I'll tear down my barns and build larger ones. And there I'll store all my grain and my goods. And I'll say to my soul, soul, you have ample goods laid up for many years. Relax, eat, drink, and be merry. But God said to him, fool, this night your soul is required of you; the things you have prepared, whose will they be?"

A couple of things, just one caveat about this. I don't think that the point that Jesus is making is it's bad to be rich and good to be poor or anything like that. I think that's overly simplistic way of thinking about this. He's not just picking on rich people and praising poor people.

What was this man's problem? And one other caveat, I don't think it's wrong to say for retirement, please don't. I don't think that's what Jesus is saying. If you don't make provisions and plans for your future, you can become burdensome to society, and that's not good stewardship either. You need to save, you need to get out of debt, you need to have wise fiscal practices and policies. So what was the problem with this guy?

Well, number one, it was all an internal conversation within himself.

You notice that? He thought to himself, and then all the conversation was from me to me. Soul, you have worked hard your whole life. You've now got this abundance of money. What will you do with your money?

We had just heard a passage last week about the Lord calling us to prayer.

This man has no prayer life at all.

He isn't asking God or thanking the Lord, saying, "Lord, thank you for pouring out this material blessing and beneficence in my life. I can't believe how well you have been providing for me." And then the next question that should come right after that one is, "What would you have me do with all of this wealth?"

Because I can't steward my life without first coming under your authority and your will be done, your kingdom come on earth as it is in heaven. This isn't about my good ideas, about what I should do with all of my money. That's all the way that he's thinking.

And this is why he is described by Jesus as a fool, because in Scripture, "fool" has a very specific definition, and so does wisdom, by the way. But Proverbs 14.1 gives you the most succinct definition of a fool. A fool says in his heart, "There is no God."

And then, contrary to wisdom, the beginning of wisdom is fear of the Lord.

So wisdom is about having the Lord be prominent in your mind and your thinking and in your life – his kingdom, his will, his designs – "What do you want me to do, Lord?" And a fool lives his entire life like a practical atheist.

And many, many people, rich and poor and in between, are in either one of those categories.

And this is the point that Jesus is making is that you think that you can create this self-centered plan for yourself that will secure your material abundance, and you fool. You've lived your whole life without consideration about accountability towards God. But guess what? Tonight, your life will be accountable to God.

And you're going to have to stand before the one who created you and give an account, and guess what? You will not be taking it with you.

And then who's going to receive all of this wealth that you have built up for yourself? Whose will it be? Because it's not going to be yours, but you haven't made any kind of kingdom provisions for what you have acquired and amassed.

And so, the man is described as being a fool, one who says in his heart, "There is no God."

I want to end with just some practical things that... What can we do about this? Well, one thing is to think about what we mean by retirement, first of all.

I'm looking forward to retiring, not anytime soon, don't worry. Technically, I could retire in a couple of years, but I'm not going to do it. I want to make it as long as I can and as long as I'm... And I feel like I would be very bored in retirement as long as I still can preach and teach, and my brain holds up, I want to keep working. But at 72, I have to retire as a rector of a church. And so, I have to make plans for that, and I think that's a good thing, is retirement is not a bad thing, but what do we do with our retirement? It's as much of a stewardship as our work life. What do we do with our working years?

And do we think about all of these things, whether it's our working years or our retirement years, only in a self-centered way without any consideration of God? Is it all an internal conversation between self, going, "Self, what should I do with all my resources?" Or, "What should I do with my work?" Or, "What should I do with my time?" What should I do with... That's what he's coming against. And so, it's a mindset change about all of life that puts the Lord at the center. So that's number one.

Number two, there are things practically that the Lord has given to us to prevent us from being in love with money.

And the main thing, all throughout the pages of Scripture, it starts right at the beginning, and the very first chapters of Genesis is making offerings to the Lord.

And that became very clearly defined as a tithe, giving 10% of what the Lord gives you, give 10% back to him. And what a tithe does is it puts enough sacrifice in there to where it's slightly painful to tithe.

It's not an easy thing to do. It involves a death of self to a degree to tithe. But it's not something that will break you because you are given 90% to live on.

And I actually think it's much easier to tithe when you're not making any money. Like it was so much easier for me to tithe when I was in college and seminary, and I was only making a few hundred dollars a week. And I'd write a check for \$10 and put that in the offering plate, and it didn't seem like a lot of money. But as I've made bigger salaries and I'm writing bigger checks, all of the sudden those checks become super painful to write.

And I have plenty of money, but it's more painful to tithe, actually, I think, when you're wealthy than when you're poor.

And I've noticed through the years in ministry that some of our biggest givers are actually not the most wealthy people in the congregation. They sometimes are the faithful school teacher, tithing or salary, or the nurse or somebody that works in a blue collar industry. And they're giving faithfully consistently, and the Lord is taking care of them and providing for them. And so tithing is a tool. And if you aren't tithing, one thing that you may want to think about is taking steps toward it. Just test the Lord in it and see if He won't be faithful to you. We had a man in Charlotte, North Carolina, who was a member of the church, and he wanted to tell me his tithing story. So he took me out to the Ballantyne Country Club and we sat down and had lunch, and he says when I was a few years ago, I was in church and the preacher said, 'You know, you should pledge." And so I put a pledge card in, and it was for \$1,000, and it was more than anything I'd ever pledged in my life. And then all of the sudden, that year we did a little better in our business, and I was like, "Well, maybe there was something to giving to God."

And so he said, "The next year we decided that we were going to tithe." And he said, "You're not going to believe this, Charlie, but that year my tithe check was more than what I had made the year before."

And then he said, "We did it again the next year, and my tithe check was more than I made that year, and it's now a six-figure number."

And I said, "That is an amazing thing that happened. I mean the Lord has turned this person into, in a sense, a conduit of giving, mainly through a tithe." Now, I've only heard of one person that that's happened to. So don't think that I'm suggesting in any stretch that if you start tithing, your salary is going to grow by tenfold. I don't believe that, and I don't think that's what's going to happen. But one of the things that I did say to him, and it was very prophetic, I said, "This is really amazing that you have been blessed abundantly, but I guess the thing that comes to my mind is what's going to happen when you have a year that goes down the next year? And it becomes more difficult to be faithful because of financial crisis or difficulty. Will you still be faithful when the Lord is not pouring out the floodgates of financial generosity?"

And sadly, that very next year, there was some big tech bubble market crash.

That's my fault, by the way, if you lost money during that.

But he had to learn how to be faithful, and he was, I mean, to his credit.

So the Lord wants you to be careful about money and to think about it with respect to relationship with Him because He's jealous for your heart and for your life. Let me end with this passage from Timothy, which I think is just encouragement about relationship to money and finding contentment in the Lord. "But godliness with contentment is great gain, for we brought nothing into the world and we cannot take anything out of the world. But if we have food and clothing with these, we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. As for the rich in this present age, charge them not to be haughty nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which truly is life."