

## “Be on Guard Against Greed” // Luke 12:13–21 // *In Step* #2

The election is over and I know you’re feeling all kinds of emotions right now. **I want to give you 3 words that should shape our posture after this election--these are the same words I gave you 4 years ago** after the election, so they are not based on who gets elected. **These 3 words come from 1 Peter--3 words that should govern our posture toward each other in this season:**

- **Empathy:** Empathy means trying to see a situation through someone else’s eyes. Understanding why they think like they do. What motivates them? What creates such passion in them. What were they most concerned about with this election? What justice questions are close to their hearts? What fears motivated them? I’m **not saying you have to agree** with their political calculus, but you can at least try to see it through their eyes as much as possible.
- **Charity:** Charity means assuming the best about them; giving them the BOD about their motives. The political discourse in our country trains us to assume the worst of everyone else’s motives even as we demand they assume the best about ours. Based on what you hear, you’d think there are only two options in this election: Marxist or racist; Communist or Fascist. In the church we should be different. As much as we can, we give each other the BOD.
- **And, Unity:** We can and should insist on alignment around biblical values--the sanctity of life. Abortion is a horrendous scourge on our nation. The wickedness of **racism or any kind of discrimination**. the preciousness of **religious liberty**, the importance of **caring for the poor**--these are all important biblical values. But we can do that while allowing disagreement on the political calculus used to pursue those things.

By “**political calculus**” I mean **which candidate** will best get the job done or even which issues we should prioritize in *this* election. These are questions we can disagree on and still stand united--not because they are **not that important**, but because our identity in Christ and our mission to preach the gospel is *that much more important*.

**Church, let’s resolve to be united coming out of this**, because the gospel we preach is of the greatest importance and the Great Commission we advance is of **highest urgency, Amen?** And let’s be bold--let’s be outspoken on things like the sanctity of life and the importance of impartial justice. Because those evils are real, and they **really harm people**.

Let’s pray!

**Luke 12, if you have your Bible.** We’re in week #2 of a series called *In Step*, in which we’re looking at walking with Jesus in a way that establishes your life on a rock and makes it eternally significant. Last week we saw

Works consulted:

*Christ-Centered Exposition: Exalting Jesus in Luke*, commentary, Thabiti M. Anyabwile  
“How Much Is Enough?” (Luke 12:13–21), Phil Comer  
“Money” (Luke 12:13–21), Tim Keller  
“The Rich Fool” (Luke 12:13–21), John MacArthur  
“Overview of Luke 10–24,” The Bible Project

Jesus warn religious people that it's possible for them to look like they are right with God but be self-deceived. Today we'll see him warn us about the toxic nature of greed, which is an invisible sickness that afflicts us all.

Like many people, I'm **fascinated by that show HOARDERS**. I don't watch it all the time, but **when I do catch** an episode on, it's like I can't turn away. Anybody else like that? There's just something tragically fascinating about the whole thing. You go into someone's home and they're up to their eyeballs in broken tennis rackets, gerbil cages and copies of the Encyclopedia Britannica.

**When they stage an intervention**, they almost always bring in two people. The first is an **organizer** who deals with THE WHAT: getting rid of all the junk. The second is a **psychologist** who deals with THE WHY--what makes them compulsively collect all that stuff? You need both people because there's no use dealing with the what if you don't get to the why--they'll just rinse and repeat.

The show demonstrates that greed is not ultimately about our possessions; it's about the **fallen conditions** of our hearts. And that's **what Jesus is getting at in Luke 12**. Let's take a look at this passage: **13 Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."** Scholars say this was a **common problem** in Jerusalem. Older brothers could manipulate the laws to cheat younger brothers out of upwards of  $\frac{2}{3}$  of the inheritance!

**14 "Friend," he said to him, "who appointed me a judge or arbitrator over you?" 15 He then told them, "Watch out and be on guard against all greed, because one's life is not in the abundance of his possessions."** Then he told them this parable: OK, let's stop there.

Now, first, if these opening verses sound familiar, it's because we used this story in our Flags series to illustrate how Jesus avoided getting entangled in the specifics of earthly justice questions so that he could focus on fulfilling his primary mission, preaching repentance and calling people to follow him.

But today we want to look at what he preached to this younger brother. **What was his warning about?** Greed. Underline that word greed. "Watch out! Be on guard against greed."

**Several things to note** here:

- **First, why is Jesus preaching this message to the younger brother?** You would have thought Jesus would have said, "Go get your manipulating brother and bring him here. He's the one who needs to hear the greed message." But Jesus preaches it to the younger brother also. In fact, **vs. 15** seems to indicate that he talked to both of them. See the word "**them**"? "I'm not going to jump in and settle this matter. Both of you--both the one wronged and the one doing the wronging--have a **common problem, greed**."
- Here's the 1st thing I want you to write down: **It is possible to live clean and still be consumed by greed.**
- **In fact, look at the way Jesus worded the warning:** "**Watch out! Be on guard against greed.**" *It can sneak up on you and take you over without you even knowing it!*
- *Did you know* Jesus doesn't use this kind of language with any other sin? He never says, "Watch out, be on guard" for adultery. **Why? Because you know when you're committing adultery.** It's hard to commit

adultery and not know it. “What do you know? You’re not my wife.” But it’s very easy to be greedy and not know it.

- **Greed is a kind of money-sickness**, and one symptom of the sickness is a blindness to your condition.<sup>1</sup>

Jesus’ assumption is that all people--both the religious and the irreligious; those who are living justly and those living unjustly--**have a problem** with greed, and most don’t know it. So he said, “Watch out, be on guard against it!” He warned about its dangers more than sex!

So, I say again: ***It is possible to live clean--to be a good person, to do everything right--and still be consumed by greed.*** Just like this younger brother.

So, **before we look at the parable, let’s each start with the working hypothesis** that we have a **problem with greed**. OK? Let’s just assume that. **And I’ll also say** that as Americans, I think it’s just part of the air we breathe. Let me be clear: **I love this country; I love the Protestant work ethic** that fuels our success and I think we’re one of the most generous countries on earth. But one of the curse of being prosperous is that as possessions increase, so does our appetite for more. **Consider:**

- **Americans make more than 4x as much** as the average person elsewhere outside of America, but we spend 98% of that on ourselves. We spend more money on eating out than we do giving to charity; more money on our pets than we do helping the poor; more money on pornography than we do combating oppression and injustice.
- **And it’s not because we’re in a tough spot. Americans give less to charity**, today, percentage-wise, than we did in the Great Depression.
- Consider: A household income of 6 figures puts you in the top half of 1% of people worldwide.<sup>2</sup> And **yet, only ⅓ of Americans** who make 6 figures say they feel like they have enough money to buy what they need. The richest 1% in the richest part of the world feel like they don’t have enough?
- And that **translates into an addiction to debt**. 71% of all credit card balances in this country have only the minimum monthly payment made. Americans spend on average \$1.26 for every dollar earned. We **save less** than any industrialized nation. Germans save 10% a year; Americans save -.5%.

Our addiction to our possessions **distorts everything**. I heard about a **guy with a brand new BMW** who opened the door getting out on the street and a car drove by and tore it off. A police officer came over and the guy was wailing, “Oh, my BMW, oh, my BMW!” And the officer said, “What’s wrong with you, man? Your left arm got torn off, too!” The guy looks down to where his left arm was and says, “My Rolex! Oh, my Rolex!”

**That’s not a true story**, but I think it’s clear that we, like this younger brother, have a problem with greed. Here’s where Jesus diagnoses, and prescribes a solution, for money sickness: **16 “A rich man’s land was very productive. 17 He thought to himself, ‘What should I do, since I don’t have anywhere to store my crops? 18 I will do this,’ he said. ‘I’ll tear down my barns and build bigger ones and store all my grain and my goods there.**

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<sup>1</sup> Tim Keller, sermon title: “Money” (Luke 12:13–21)

<sup>2</sup> <https://www.washingtonpost.com/graphics/2018/business/global-income-calculator/>

19 Then I'll say to myself, "You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself."

20 "But God said to him, 'You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?'

21 "That's how it is with the one who stores up treasure for himself and is not rich toward God." 22 Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. 23 For life is more than food, and the body more than clothes... 30 For the pagan world runs after all such things, and your Father knows that you need them. 31 But seek his kingdom, and these things will be given to you as well.

32 "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. 33 Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. 34 For where your treasure is, there your heart will be also.

Tim Keller says Jesus identifies **7 Symptoms of Money Sickness** in this story:

**Symptom 1: Boasting.** The man gloats about his wealth. Look at all this stuff you have! Wealth gives him **confidence** and a sense of **self-worth**. **And he wants to show that through bigger barns.**

- For the money-sick, how you feel about yourself is determined by how you compare to everyone else. I heard **\*James Carville** say once, *"When you finally do get to the top, your first inclination is not to be happy, but to look around."* Who else is here?
- Greed is inherently competitive. So, **even if you don't have a lot of money**, you can have this symptom. Do you ever catch yourself looking at others, comparing yourself, lamenting that you or your kids don't have the opportunities they have? **Does a lack of money make you feel lesser or deprived?** You've got money-sickness.

**Symptom 2: Worry.** If you have **money-sickness**, **you're constantly worried** about the future.

- (\*You see this in vs. 22) **What are we going to eat?** What are we going to drink? What are we going to wear? What's going to happen to my retirement? What's the future of this economy? What if I never make the kind of money that will afford me really nice things?
- You think **'the good life' consists of material things**, and you're worried about never having the money that can afford those things, thus limiting you to a 2nd class life.

**Symptom 3: Money-Comfort.** **See what this man does, vs. 17, "He thought to himself..."** He's talking to himself--comforting himself by telling himself that his money guarantees his safety. *"You have many goods stored up for many years. Life is going to be great."*

- **When you have money-sickness**, you take comfort in money.

- How about you? Do you only feel safe when your financial prospects are abundant? Do you feel intolerably vulnerable when they aren't? That's the heart that gives birth to greed. You **need possessions** in order to feel secure.

**Symptom 4: Stinginess.** In this man's **multiplying prosperity**, he never thinks about what his money could do for others! Or why God gave him so much. **As a religious Jew** (because that's the context of who Jesus was talking to), this man surely paid his tithe to the Temple, but **generosity was not the joy of his heart**. It's not where his mind naturally went. He was most excited about living a life of luxury and ease and building bigger barns. **Greedy people give out of a sense of duty**, but they have no joy in being generous. **It hurts them**. They might tithe, but it hurts, so they only give what they feel obligated to give and then they go back to their life of bigger barn-building.

**Symptom 5: Overspending.** **When you have money-sickness**, money becomes the medication for whatever negative emotion you feel. **When you're sad**, they think, "I'll buy something." When you're bored, "I'll get something new." I need a bigger barn.

- That's why debt is such a problem. **Your Savior is your credit card**; it's **your bottle of pills**. You medicate life's strains with stuff. An excessive amount of things is a sure sign of money sickness. I know some of you men are thinking about your wife's closet, but don't do that. Think about whatever you collect.

**Symptom 6: Can't Turn It Off.** You have this incessant desire to pile up more and more. I'm sure **when the guy in this story was a young man**, he thought, "Man, if I could just ever have enough money to buy some nice clothes; man, that would be the life!" Then he got that and thought, "What would it be like to one day own my own farm? To have my own workers?" And now he's got that, but he needs bigger barns. A symptom of **money-sickness is never being satisfied**; "enough" is always right around the corner but never here.

- *Illus.* When I was in high school, I wanted a pair of Air Jordans so bad, but they were absurdly expensive. And my parents were like, "*You want us to pay \$70 for a pair of tennis shoes? Are you out of your mind?*" But I thought, man, if I could just have that and a G-shock watch. And guess what. I eventually got those things. In fact, I'm wearing both right now. But that gave way to something else. **It's like a cruel joke**. Real satisfaction and security of soul is always just beyond me. **Money-sickness is like that. It just never lets up. It's always out there, just beyond you.**
- **It reminds me of that** CEO interviewed in Forbes magazine that I often quote who said, "I spent my entire life climbing the ladder of success only to find it was leaning against the wrong building."

**Symptom 7: Stockpiling.** **Money-sickness** drives you to **save excessive amounts**. We're not talking about a wise-investment plan--that's biblical. We're talking about prioritizing saving over obedience to God. You **save excessively**, or, even more significantly, you fail to be radically generous along the way. But you can't give away your money, because money is the entire basis of your security for the future.

See **vs . 33**, where Jesus tells them to **give away possessions**? Keep in mind that **all they had back then were possessions**--they didn't do savings accounts or stock portfolios; so all they had was **possessions!** Possessions were their retirement plan; possession were what they left to their children. In saying, "**give away your**

possessions” Jesus is telling them to get rid of some things; he’s telling them to reduce their savings and cut into their net-worth.

**7 symptoms of money-sickness:** boasting, worry, money-comfort, stinginess, overspending, can’t turn it off, and stockpiling. Do you exhibit any of these? Point to your spouse if they exhibit any of these. J/K

Thankfully, Jesus in this same passage points us to:

The Cure:

I count 4 things. He tells us, vs. 20, to:

### 1. Wake up to the brevity of life (vs. 20)

- This rich man’s security is brought down by **one sentence from God**, one sentence God will say to each of us at some point: vs. 20: “Tonight your soul is required of you. And then all these things you worked for, and stored--whose will they be?” The man went to sleep, totally confident about tomorrow. He was getting up early to play golf. And that night, about 2:00 in morning, unexpectedly his heart stopped.
- **Psalm 90:12** says that **thinking often** on the brevity of life is the beginning of wisdom. “Lord, teach us to number our days that we may apply our hearts to learn wisdom.” Only by firmly embracing the brevity of life will you begin to order your life the right way.
- **I remember learning this is as a kid by playing my favorite board game** with my mom. **Monopoly.** My mom and I played all the time, and I loved getting Boardwalk and Park Place and Pacific and Pennsylvania Avenue, that whole side of the board, and watching people wince when they rounded the corner to come on my side where I had a MONOPOLY, knowing there was no way they could get through without landing on one of my squares loaded up with hotels. And I remember my mom smiling with approval, telling me I was getting the point of the game. And after I’d taken all her money and trounced her, she taught me the biggest lesson of all, she scooped it all back into the box and said, “Son, you won. You made all that money, but it makes no difference. It all goes back in the box. Now, go clean your room.”
- **Do you understand--that, at death**, it all goes back in the box, “and then whose will those things be?”
- *Only one life to live, ‘twill soon be past, only what’s done for Christ will last!*
- **If what the Bible says about eternity is true**, it’s insanity to think the point of your possessions is to complexify and adorn your life here. **Illus.** Imagine you see me walking around in Target and I’ve got shopping carts full of stuff. And you say, “Wow, you are buying all this? This is some nice stuff.” And I say, “No, I don’t have any money! I just liked it and thought I’d carry it around with me in the store.” That’d be insane.
- **Friend, you can’t take any of your possessions with you after death.** You’re not leaving the store with them. It all goes back in the box. Stop living as if this life lasts forever and eternity is not real.

### 2. Be rich toward God (vs. 21)

In vs. 21, Jesus says if you are going to seek to be rich somewhere, seek to be rich toward God. In vs. 33 he continues: 33 Sell your possessions and give to the poor. Make money-bags for yourselves that won’t grow old, an inexhaustible treasure in heaven, where no thief comes near and no moth destroys.

A **wasted life is a life that focuses all of its effort** on the 70 or 80 years here, lives rich here and takes little to nothing into eternity.

**Last week I told you I have a new book that just came out** called *What Are You Going to Do With Your Life?* And it explores the difference in a wasted life and a wisely-lived one. I open the book with a story about hearing a sermon by John Piper years ago that changed my life.

**Passion Conference, 2000.** It wasn't a great setting for a sermon. It was outdoors, rainy and muddy. The wind was really boisterous and it blew ½ of Dr. Piper's notes out into the crowd. But Dr. Piper looked at a crowd of nearly 40,000 college students and told this story. He said,

Three weeks ago we got word at our church that Ruby Eliason and Laura Edwards had both been killed in Cameroon," he began. "Ruby was over eighty. Single all her life, she poured it out for one great thing: to make Jesus Christ known among the unreached, the poor, and the sick. Laura was a widow, a medical doctor, pushing eighty years old, and serving at Ruby's side in Cameroon. The brakes failed, the car went over the cliff, and they were both killed instantly. And I asked my people: Was that a tragedy?

Student yelled back, "No!"

"No," Piper responded. "That is not a tragedy. But I'll tell you what is."

He then pulled out a page from Reader's Digest and read, Bob and Penny took early retirement from their jobs in the Northeast five years ago when he was 59 and she was 51. Now they live in Punta Gorda, Florida, where they cruise on their 30-foot trawler, play softball, and collect shells. He continued: The American Dream: come to the end of your life—your one and only life—and let the last great work before you give an account to your Creator be, 'I collected shells. See my shells.'

That, I submit to you, is a tragedy. People today are spending billions of dollars to persuade you to embrace that tragic dream. Today I'm here to plead with you: don't buy it. Don't waste your life.

Those words shook me: **Don't waste your life.** And ultimately I wrote the book WYD. Don't die rich in the world and poor toward God. Some of you need to think about this. **Tonight, it could all be over.** Would God say to you "You fool!?! Tonight your soul is required of you, and then, whose will all these things you've worked so hard for be?"

Only one life to live, 'twill soon be past...

### **3. Rethink contentment (vs. 22)**

- **In vs. 22**, Jesus goes right to the heart of money-sickness, **vs. 22 Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. 23 For life is more than food, and the body more than clothes..."** He says your problem is that you think money is the essence of the good life.
- He then uses **two analogies that correspond to money-sickness** for 2 different personality types.



- First, vs. 24, he says, “Consider the ravens... they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds!” The birds don’t worry about saving, and God takes care of them. You’re more valuable than birds! **You’re made in his image!**
- Vs. 27, Consider the lilies, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. 28 But if God so clothes the grass, which is alive in the field today, and tomorrow is thrown into the oven, how much more will he clothe you, O you of little faith! I mean, you last forever! And he died to save you! You’re way better than grass.
- **His point with these alongies is not that we should never save or spend money on clothes,** simply that **God is a more reliable source both for security for the future and for beauty, significance and fulfillment in the present.**
- **When you think about the future, what gives you a feeling of security?** Is it the amount of money you have, or God? If it’s money, you’ll be tight-fisted with it. If it’s God, you’ll be free with it, open-handed. Ready to be generous when God directs and not that worried about it, because God is your security, not money.

STOP THINKING that contentment and happiness are found just around the corner at the next income level; stop thinking SECURITY is at the next benchmark in your portfolio. Both significance and security are best found in the present by being obedient to God. See vs. 31 “Instead, seek his kingdom, and these things will be added to you.” In context, he means security. Fulfillment and happiness.

**Let me ask: Are you happy *right now*?** Do you feel secure *right now*? If not, **that’s not a money problem,** that’s a **relationship with God problem.** Contentment is a present-posture issue, not a future-acquisition one.

#### **4. Have a radical experience of grace (vs. 32)**

Vs. 32 has become one my favorite verses: **32 Don’t be afraid, little flock, because your Father delights to give you the kingdom.**

- I was always taught that you shouldn’t mix metaphors, but here Jesus **wonderfully mixes 3**. They constitute the **trifecta of assurance**. God is the a) watchful Shepherd, intimately aware of where we are and what we are doing; b) the **Almighty King**, controlling everything according to his good purposes in our lives; and c) a **tender Father** who delights to see us thrive.
- Can’t you trust that if you obey him, he’ll take care of you?
- **Didn’t he die for you?** If he provided that for you when you were his enemy, won’t he supply you abundantly now that you are his child?
- Furthermore, shouldn’t an experience with Jesus produce generosity in you? What did Jesus do with his stuff? He gave it away to save you. Shouldn’t you also do that for others?

**So, the cure for money-sickness** is to wake up to the brevity of life, choose to be rich toward God, rethink contentment and have a radical experience of grace. That’s the cure for a heart of greed.



**Summit:** A really practical way you can apply that is through something called [First](#). First was an initiative we began in the fall of 2018. It was a two-year journey in which we approached God with one question: ***Is Jesus first in our lives—in our time, our talent, and our treasure? We challenged you to give--to make a 2 year commitment of radical generosity that put Christ first.***

Some of our members made some of the most bold and radical commitments we'd ever seen:

- I know of **newlyweds** that built generosity into their initial budget. One did it before getting a job and saw the Lord provide the exact salary increase to meet their faith commitment.
- I know of a **family with young kids** here who determined that they were going to make giving to the Kingdom of God their largest expense each month--more than their mortgage, their retirement savings, more than they spent on Christmas, they've watched God provide for them, and, even more importantly, watched God train their kids in this.
- Or a couple of **Retirees at Brier Creek**, Ken and JoAnn, shared that through First they have given more in two years than the past decade, and God has given them the greatest level of contentment and joy they've ever experienced. Ken shared that he is just as rich as Jeff Bezos because there is nothing in the world that he desires that he cannot afford because of the level of contentment the Lord has given him.
- And many others.

Over 2 years you committed 75 million. That generosity has enabled us to do some amazing things:

In the last two years:

- We launched our campus in Garner and Capital Hills Campus.
- Bought land for the Alamance County Campus.
- We've moved ahead plans for North Durham Campus facility.
- We sent out 4 US Church Planters last year and have 5 more in residency this year.
- Given out 7000 copies of Groundworks Disciple Making study distributed to Summit Members this fall.
- Over 100 baptisms since August. DURING COVID.
- We've heard of 66 who've prayed to receive Christ in Oct alone, from dozens of countries around the globe.
- Several hundred home gatherings meeting each week.
- We've had to adapt like never before in 2020. Going into 2021, we'll continue to ask, how to put Christ and the Gospel first in everything we do. In this new crazy normal, everything needs to be on the table, especially, our YES.

As we prepare to wrap up 2020, ***I am asking each of you to take a next step:***

- If you made a First Faith Commitment, we are challenging you to ***finish strong. In December, complete that commitment.***
- For those who didn't make a commitment, or perhaps are new to our church family, we'd ask you to jump in. We are **NOT** going to ask you to fill out a card, but over the next couple of weeks I want you to ***prayerfully consider*** what it would look like for Jesus to have ***first place in your finances and get engaged.***

- This is not **about meeting a budget**, it's about being a full disciple of Jesus and taking advantage of this moment we have for mission.

**I saw this recently... Let me end it on it. I want to read you a list and I want you to imagine how much you think it would all cost.**

- Sponsor 1M new indigenous full-time missionaries in poor nations around the world
- Completely fund the fight against global malaria
- Quadruple the global missions budget of all missions agencies engaged in reaching unevangelized nations
- Provide food, clothing, and shelter to all 6.5 million refugees across Africa, Asia, and the Middle East
- Triple the global Bible translation budget
- Fund 150,000 seminary scholarships for promising students in emerging economies
- Double the operating budget of Compassion caring for Orphans
- Establish eight new Christian universities around the world
- Hire 25,000 additional American missionaries to work on our college campuses<sup>3</sup>
- **What do you think the price tag on that would be?** It could all be accomplished if the Christian community in America **gave just .4 percent more of its income—1 more dollar out of every \$250—to work in the Kingdom of God!**
- We are the **richest faith community** in history. **American Christians** have a combined annual income of \$5 trillion.

**What could we do right here in the Triangle?**

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<sup>3</sup> *God and Money*, Cortines and Baumer, 106.