

LUKE 12:13-34—‘YOUR MONEY OR YOUR LIFE’

INTRO: I am Jonathan Menn. I am the director of Equipping Church Leaders-East Africa (ECLEA). I travel regularly to the countries of East Africa teaching pastors and church leaders. After today’s service during the Sunday School hour I will talk you about ECLEA, answer any questions, and let you know of some opportunities you can have to make a difference in an incredibly important and strategic area of the world.

Right now I have a question for you: How many of you remember the great Jack Benny? Benny was a very funny comedian and had a long-running radio and TV shows that ran from the early 1930s-1965. In his shows he played a miser. In one of his famous radio shows he was walking home when he was accosted by a mugger who says, "Don't make a move, this is a stickup. Now, come on. Your money or your life." Benny paused, and the studio audience—knowing his stingy character—laughed. The robber then repeated his demand: "Look, bud! I said your money or your life!" Benny replied, "I'm thinking it over!" It got a tremendous laugh.

Jack Benny sort of personifies the fact that we all know how important money is. We all need money; we all want money; and we all wish we had more of it than we do. Did you know that Jesus talked more about money than he did about any other subject except the KOG. He did this because He knows how important money is. We can do lots of good with it. But Jesus also knew something else. That is: probably the biggest thing that will lead us away from God is money and material possessions.

Today’s passage of Scripture—**Luke 12:13-34**—is one of Jesus’ most important and foundational discourses about money.

O/S: What I would like to do today is walk through the four movements of this passage—(1) the context, (2) the problem or issue that Jesus lays out, (3) Jesus’ resolution of that problem or issue and (4) the practical implications and applications of this for our lives today. So instead of reading the entire passage at one time, I will read it step-by-step as we go.

I. CONTEXT: vv. 13-14 [READ]

A. The context is pretty clear. **Luke 12:1** indicates that there were thousands of people around, and one person calls out **“Teacher, tell my brother to divide the inheritance with me.”** In that day the civil court system really didn’t handle property disputes, but rabbis did—which is probably why the guy prefaced his remarks by saying, “Teacher,” or, in Hebrew, “Rabbi.”

Since the man was in the crowd it is likely that he had heard Jesus on previous occasions. So he may well have heard Jesus say such things as **“It is better to give than to receive,”** and he wanted Jesus to tell that to his brother.

B. But Jesus’ answer is quite interesting Most translations say **“who appointed me a judge or arbitrator over you.”** But in the Greek the word for “arbitrator” is derived from the verb “to divide,” and really has the meaning “a divider or distributor.” What Jesus is doing is picking up on what the man said in **v.13—“tell my brother to divide the inheritance.”** So He’s really saying **“who made me a judge or divider over you.”** And the RSV and KJV translate it that way.

Why is that important? Later in this chapter, in **Luke 12:51-53** Jesus in fact says he *is* a divider—but not the kind the man wanted [**READ 12:51-53**]. What Jesus is saying is, “Yes, I have come to divide among people—but not the kind of division *you* think is important. Instead, the most important issue in your life—which is a matter of life or death—is whether or not you are related to *ME*.” And that issue still confronts every one of us today. As we will see, that issue does, in fact, relate to our money. But not in the way the man who asked the question thought—and not in the way that many of us think, if we think about it at all.

Which leads us to:

II. THE PROBLEM OR ISSUE: vv. 15-21 In this section, Jesus states the issue in **v.15**. He then illustrates the issue with the parable of the rich farmer in **vv. 16-20**. And He concludes summarizing the issue in **v.21 [READ]**

A. The issue here is the basic orientation of our life to money and to the kingdom. We live in a physical world and therefore, as we said at the beginning: We all need money; we all want money; and we all wish we had more of it than we do. But right here in **v.15** Jesus is telling us two things:

(1) He is warning us: “Beware, and be on your guard against every form of greed.” Why? Because He knows that *none* of us thinks we are greedy. The man who asked him to divide the inheritance didn’t think he was greedy; he just wanted what was rightfully his. But greed and materialism are the sins that *hide themselves*.

They are sins that blind us. For example, if you commit adultery, you know you have committed adultery. If you steal, you know you have stolen.

But greed and materialism are different. None of us thinks we are greedy or particularly materialistic—because we can always point to somebody else who has more than we do. And so we say, “I don’t have a lot, so I’m not greedy or materialistic.” And we can always justify why we kept back this amount, or bought these things, rather than giving our money away to build the kingdom or help the poor. The issue is not how much or how little we have. The issue is a matter of the heart. Which leads to the second thing Jesus is saying here:

(2) When Jesus says “for not even when one has an abundance does his life consist of his possessions,” what He is pointing us to is this: the definition of real life—the good life; the successful life—has nothing to do with material wealth, ease, or comfort—even though we all think it does and tend to orient our lives around achieving these things. Instead, Jesus is saying, **“real life—the good life; the successful life—is based solely on your relationship with Me.”**

He’s picking up on what he told the man when He said, “I didn’t come to earth to be a divider of your things.” IOW, what Jesus is saying is: “I didn’t come to earth to help you with *your* agenda; I’m here to give you a whole new agenda. I didn’t come to make your life easy; I *am* your life; I’m not here to be your accountant or your advisor; I am your *Lord*.”

All of us—at least those of us who are Christians—tend to say, “Yes, yes, I know all that.” But do we really? Have we really internalized this?

B. Which leads us to the parable of the rich farmer who built the bigger barns. That man had everything that we here in the US long for and strive for: a big house on the lake; a huge investment portfolio; a fat 401(K); early retirement; and he obviously had health so he could do exactly what he wanted to do. These were, indeed, his “golden years.”

But as I said, the issue here is the basic orientation of our life to money and to the kingdom. Look at the rich farmer’s basic orientation of his life in **v.18-19:** He said **“I will build bigger barns and there I will store all my grain and my goods so I can take my ease, eat, drink, and be merry.”** And what is God’s verdict on this? He says, **“You fool!”** It’s not a good thing to have the Lord of the universe call you a fool.

What’s going on? We pointed out earlier that greed and materialism are the sins that hide themselves. But they are even more insidious than that. As Tim Keller pointed out when preaching on this very passage: This man’s money—his good life—blinded him to the existence of the unseen, spiritual reality. He is like so many of us: we live *in* the world, and slowly by slowly we think that this world is all there is. We may pay lip-service to the fact that there is also a spiritual reality, but our decision-making, how we act, and what we do with our money are not based on that spiritual reality at all. We are living like practical atheists or good pagans.

And so, as v.18 says, this man stored up “all” his stuff. As Keller pointed out: He was storing up as if this world is all there is. Because there *is* a physical world, to save *nothing* is foolish. But if there is something beyond this world—and there is—to save *everything* is foolish. And Jesus clinches that point in **v.21** when He says, **“So is the man [a fool] who stores up treasure for himself, and is not rich toward God.”** You see, it’s all about the basic orientation of our life to money versus the kingdom.

Jesus’ summary in **v.21** leads to:

III. His resolution of the issue of the orientation of our lives to money and to the kingdom. We see that in **vv. 22-32. [READ]** In this section, what Jesus is telling us here is that our attitude toward our money and our attitude toward the kingdom are intimately related.

A. Over and over again—in vv.22, 25, 26, 29, and 32—Jesus admonishes us: “don’t worry” or “don’t be afraid.” Why does He keep saying this? The things we worry about reveal, at a very deep, psychic, emotional, gut level, what is most important to us, what our priorities are. What Jesus is focusing on in these verses clearly is our concern about our earthly, material lives. Things like: In **vv. 22-23**—What am I going to eat? What about my body; my health; my appearance? In **v.24**—What am I going to wear? How much do I have stored up? In **v.25**—How long will I live? (or, as some versions translate it): Am I big or tall enough? All of these worries reveal that our basic orientation is toward *this* life.

Jesus knows we are all concerned about our lives. After all, they are *our* lives. But this is *not* the only life we have. He is going back to how this whole discussion began when the man asked Him to **“tell my brother to divide the inheritance with me.”** Jesus told that man—and He’s telling us: “That’s not why I came. Your life is not about that. It’s more important than that. Your life has implications beyond what you can see. You will only find life if you attach yourself to *Me*—if *I* am the most important presence in your life.” Jesus is asking us: “Do we really trust *God*, or not?”

B. In this section of the passage Jesus also gives us very practical reasons why we should *stop* worrying about our lives and, instead, trust God with our lives:

(1) In v.23 He points out that we should stop worrying and focusing on this life, but trust God, because our life is more important than all of the physical and material things we worry about. It's like the point he made to the rich farmer in vv. 20-21 that this is *not* all there is. There is an eternal, spiritual reality. If we just focus on the 70 or 80 or 90 years of this life, when we get to the end we will have *blown it*. We will have missed the *main thing*.

I read once about a German officer in WWII who didn't dance because he thought that could lead to immorality. Excuse me! What's wrong with this picture? You don't dance because of moral scruples, yet you are supporting a regime that is murdering millions of innocent people? He missed the main thing, the most important thing. Think of it this way: [DOT & STRING EXAMPLE] If you are living for the dot you are a fool; the *string* is the main thing.

(2) vv.25-26 Jesus tells us that worrying is pointless because worrying won't add one hour to our life or one inch to our height. It accomplishes nothing except to make us miserable and maybe give us ulcers. Worry reveals that we really don't have much of a relationship with God because it betrays a lack of trust in God's presence and in His sovereignty over our lives and circumstances.

(3) In vv.24 and 27-31 Jesus is telling us to trust God with our lives because God *knows* our situation; He *knows* what our needs are; and He will and *is* taking care of us. He takes care of the birds. He takes care of the flowers and the grass. And we are more valuable to God than are birds or flowers or grass.

Do we really believe that? Jesus left heaven, came to earth as a poor man, was persecuted, suffered, and died on the cross. He did it for you. He did it for me. Why? Because He loves us. We are worth *everything* to Him. The problem, of course, is He is invisible—but our circumstances, our problems, are visible. That's why the Bible says we are to “**walk by faith, not by sight**” (2 Cor 5:7). Live for the string, not for the dot.

We should know that our faith is not like Natalie Wood in “Miracle on 34th Street” who said, “I believe; I believe; I know it's silly, but I believe.” Why is our faith not like that? Because Jesus rose from the dead. That is a fact. It is the most important fact of history. If He didn't do it, then even Paul says “**your faith is in vain; believe whatever you want.**” But if He did—and He did—then that changes everything. The resurrection validates *who* Jesus is—God come to earth. And it validates everything He said. So when He tells us about the invisible spiritual reality, about eternal life, and about how we should be living here and now, we can know that it is *all true*.

(4) The fourth reason to stop worrying and trust God is in v.32 where Jesus says that God has *already* given us the kingdom. It has been inaugurated now. It will be consummated in the new earth. Jesus is saying, “One day you will be *dancing* on streets of gold—so why are you so hung up about it now?” Do we really believe that? If we do, then why are we acting like we don't?

PROP: All of this is telling us that: “**Our money is the window of our soul.**” Our attitude toward our money and possessions reveals the condition of our heart; it shows us who or what our true Lord really is.

Which leads us to:

IV. vv. 33-34 where Jesus concludes by focusing in practical terms on what the orientation of our lives to our money and the kingdom should look like. What He says here ties back to v.21 where He talked about being “rich toward God.” It also flows directly from what He said in v.32 where He told us that God has already given us the kingdom. What Jesus is saying in these verses is: “God has already made you rich, so now start being rich toward God—and this is how to do it.” [READ vv.33-34]

If we are properly oriented to God and the kingdom, it *will* affect what we do with our money. Or, to put it another way: what we do with our money is the outward and visible sign of our inward and spiritual state. It demonstrates our *true* attitude and orientation to God and the kingdom.

What Jesus says in vv. 33-34 is very much like what He said in Matt 6:19-21 where he said [READ Matt 6:19-21]. In both passages Jesus talks about “treasure,” about moths destroying or thieves stealing, and about storing up treasure in heaven. What Jesus is saying is that, in God's eyes, the extent to which we hoard our money or waste it on ourselves, is just the same as if it were destroyed by moths or stolen by thieves. On the other hand, the way we store up our treasure in heaven or, as He put it in v.21, the way we are “rich toward God” is to *give* our money now to build the kingdom and help the poor and needy.

Remember: as Jesus indicated at the beginning of this discourse, the most important issue of our lives is our relationship with Him. Jesus uses the word “treasure” in vv. 33-34 because we “treasure” what is very valuable and important to us. In these verses, Jesus is giving us a very practical, outward, and visible test to evaluate our true *spiritual* state. The test is this: what we do with our *money* demonstrates what is *really* most

important to us: Is it God or this world? The KOG or the things of this world? What Jesus is saying is, “The one way you will know that *I* am your treasure, is that nothing else is.”

This is where giving is the key. If we have something that we can’t give away, we don’t own it; it owns us. When we are on our death bed, all of this “stuff” that we have worked so hard for won’t matter at all. That was God’s point to the man who built the bigger barns in **v.20**. What Jesus is reminding us is: death is staring every one of us in the face all the time; but like the man who built the bigger barns, we just don’t know when it’s coming for us. He is saying, “Recognize reality and stop grasping and clutching onto money and things so much, but live with a much more open hand by giving generously now.” When we do, we aren’t losing our money, we’re actually providing for our eternal future. Live for the string, not for the dot.

In 1 Tim 6:8 Paul said “if we have food and clothing, with these we will be content.” Why did Paul just refer to food and clothing? The answer is: *because that’s all Jesus had*. The only thing Jesus ever owned were the clothes He wore. Paul is confronting us. He is saying, “If you have no more than Jesus had, but you have Jesus, is He enough for you?” Or, to put it another way: “Can you give away everything else you own, but the one thing you can’t give away is Jesus?”

So what are we doing with our money? How much have we budgeted for *giving* to build the kingdom and help the poor and needy? Do we even have a budget? Do we know how much or what percentage of our income or assets we *actually* are giving to build the kingdom and help the needy? If we cannot answer these questions, then we need to seriously re-evaluate our lives.

My guess is that most people in this room—not everyone, but most I think—are able to give more than 10% to build the kingdom and help the poor and needy. Are we? Jesus is Lord of all—and that includes being Lord of our money. Is Jesus the Lord of *your* money? If He is, how do you know? Remember this: Jesus is not fooled by our lip-service. Our actions—including what we do with our money—speak louder than our words.

One man who clearly understood these things was John Wesley, the founder of the Methodist movement in England in the 1700s. Wesley started out very poor, but through royalties and book sales and whatever, he actually became one of the richest men in England. What did he do with his money? The website givinginace.org tells us:

“Wesley records in his diary that one year his income was 30 pounds and his living expenses 28 pounds, so he had 2 pounds to give away. The next year his income doubled, but he still managed to live on 28 pounds, so he had 32 pounds to give to the poor. Even when his income rose into the thousands of pounds sterling, he lived simply, and he quickly gave away his surplus money. One year his income was a little over 1400 pounds. He lived on 30 pounds and gave away nearly 1400 pounds. . . . Wesley believed that with increasing income, what should rise is not the Christian’s standard of living but the standard of giving.”

Wesley lived out exactly what Jesus is telling us in Luke 12. The Bible does not give us a bright line that says: “You must give this much” or “you must live on only so much or have assets totaling only so much.” No. We are all in different circumstances. But I think that, for most of us, just as the OT is the foundation of the NT, so giving 10%—the OT tithe—should be the *starting* point for our giving, not the ending point. It should be the *foundation* of our giving, not the ceiling.

When Zaccheus in Luke 19 became born again, he understood the implication of the gospel with respect to his money—so he gave 50% of all he had to the poor. Wesley was able to give up to 98% when his income reached 1400 pounds. What do you give to build the kingdom and help the poor and needy? That is between you and God—but the issue is an important *spiritual* issue. This issue demonstrates, perhaps better than anything else, where our heart, mind, soul, and priorities really are.

CONCL: “Our money is the window of our soul.” It reveals the condition of our heart and shows us who or what our *true* Lord really is. Jesus is challenging us. We all tend to worry about our lives and the material things we have and want. There is nothing wrong with concern and planning and all of that. We have an obligation to our own selves and to our families. BUT, please beware of having this life and the things of this world crowd out the other kingdom, the eternal kingdom, to which we belong.

We say we believe in all that. Do we really trust in God like it says *even on our money*? Take a look at a dollar or a \$5 or a \$10 sometime. It has the words “In God We Trust” printed right on the back. Every time we look at a dollar bill, the words “In God We Trust” should remind of what Jesus is telling us in **Luke 12**. We *can* trust God with our money and with our lives. So let’s demonstrate that we *do* trust Him by giving generously to build the kingdom and help the poor and needy. As we do that, *He* will take care of *us*, and *we* will grow closer to *Him*.