About exactly ten years ago, Kathy and I took a vacation to California. We flew from Seattle to San Francisco, spent a couple of days there, drove down to San Diego to visit one friend, and then later drove to Palm Springs to visit another friend. Finally, we drove through Los Angeles and then drove back to San Francisco along the coast. On the way back, we stopped at San Simeon to see the Hearst Castle. This is the property developed by William Randolph Hearst, the millionaire newspaper publisher. The 40,000 acres of property on which Heart’s “castle” is situated were purchased by his father in 1865. After Hearst inherited the property in 1919, he started building it up so that it would include exquisite gardens, tennis courts, a mansion, a luxurious indoor swimming pool, and several guest houses. In the 1920s and 1930s, Hearst hosted parties for the rich and famous, and several movie stars like Charlie Chaplin, Cary Grant, and Clark Gable stayed there, as did other famous people like Winston Churchill and Charles Lindbergh.

Hearst Castle is impressive. All of it is ornate. Some of it is beautiful. Some of it is eclectic and eccentric. Perhaps some of it is just gaudy. Hearst spent millions of dollars to build up the place over nearly three decades. We were able to tour the estate, seeing the various buildings in their ostentatious glory.

Do you know who lives in Hearst Castle? As far as I know, no one does. But I can tell you who certainly doesn’t live there: William Randolph Hearst. He died in 1951. Hearst Castle is a monument to his wealth, but it also feels like a grand waste. I felt the same way when Kathy and I went to Newport a few years ago and toured the mansion called The Breakers, which has now become a museum of sorts, a museum of lavish amounts of money spent on one of the fanciest summer homes the world has ever known.

Homes like these are reminders of how people have spent extraordinary amounts of money on themselves. I’ve been in few estates and castles like this, and I always get the same feeling: Though these places are impressive, they were built as monuments to the self, a self that long since died, a soul who now is either with God for eternity or, perhaps more likely, is apart from God for eternity. These places feel like memorials to lives that were wasted.
Today, as we continue to study the Gospel of Luke, we’re going to encounter some hard words from Jesus about wealth and possessions. As we read these words, let’s not think that they apply only to the fabulously rich. By the world’s standards, we are very rich. Let us hear from Jesus, and let’s not be defensive. Let’s consider how we could better use all that God has given to us, so that we wouldn’t build monuments to waste. Instead, let us consider how we could be better stewards of God’s wealth.

We’re going to read Luke 12:13–34 today. If you haven’t been with us, the Gospel of Luke is a biography of Jesus. Most of Luke’s Gospel concerns the years before Jesus’ death, and a good chunk of the Gospel details Jesus’ last week in Jerusalem, when he was crucified and then rose from the grave. We’re now in a section of the Gospel where Jesus is doing a lot of teaching. So, let’s go ahead and read verses 13–21:

13 Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” 14 But he said to him, “Man, who made me a judge or arbitrator over you?” 15 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.” 16 And he told them a parable, saying, “The land of a rich man produced plentifully, 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ 20 But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ 21 So is the one who lays up treasure for himself and is not rich toward God.”

Jesus has been teaching and someone interrupts him. This man wants Jesus to arbitrate an inheritance dispute between him and his brother. It’s probably more likely that this man wants Jesus to settle the dispute in his favor. He may have been a younger brother who older brother refused to divide the family’s inheritance. We don’t know. But we do know that in Israel’s law, there are passages that deal with inheritance issues (Num. 27:10–11; 36:2–10; Deut. 21:15–17). Since Jesus is regarded as a religious teacher, it makes sense for someone to ask him to help. But Jesus did not come to settle family squabbles, and Jesus cannot be manipulated or used to do our selfish bidding.

So, Jesus refused to get involved. Jesus is a judge, and people will stand before him in judgment one day, but he had better things to do than mediate this family issue.

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1 All Scripture quotations are taken from the English Standard Version (ESV).
Jesus tells his followers to be on guard against greed and covetousness, because life is more than possessions. Then, Jesus tells a parable, which are so common in Luke’s Gospel. A parable is a little story, probably fictional, that teaches theological truths in colorful and memorable ways.

The parable is quite easy to understand. There’s a rich man whose land has produced a great deal of crops. He looks around and sees that he has so much that he can’t store it all. So, he decides to build new storehouses. And when he’s done, he thinks he can “relax, eat, drink, [and] be merry.” This man is living the American dream in first-century Palestine.

In reality, the Bible teaches that it is God that causes crops to grow (Ps. 104:14). But this man isn’t thinking about God; he’s thinking about himself. In his little soliloquy, there are six first-person verbs—“I will do this” and “I will do that”—and there are five occurrences of “my”—my crops, my barns, my grain, my goods, my soul. But the fact is that God is the owner of all. Psalm 24:1 says,

The earth is the LORD’s and the fullness thereof,  
the world and those who dwell therein.

In Psalm 50, God says that he doesn’t need sacrifices. He doesn’t need the Israelites, who had been offering up sacrifices in bad faith, to present animals such as bulls to him. God then gives the reason why in verses 10–12:

10 For every beast of the forest is mine,  
the cattle on a thousand hills.  
11 I know all the birds of the hills,  
and all that moves in the field is mine.  
12 If I were hungry, I would not tell you,  
for the world and its fullness are mine.

God owns everything. But this man couldn’t see that. All he thought was, “I, me, mine.”

And there was something else the man couldn’t see: his own expiration date. He thought he could sit back and enjoy all his stuff for years. He didn’t realize that death can come at any time. As the Preacher says in Ecclesiastes: “No man has power to retain the spirit, or power over the day of death” (Eccl. 8:8). Death will come for us all, and death doesn’t give us a warning.

The man’s failure to realize all this is why he’s called a fool. In the Bible, “fool” isn’t just an insult. The Bible says, “The fool says in his heart, ‘There is no God’” (Pss. 14:1; 53:1). A fool may not actually say that God doesn’t exist, but he certainly lives like it. He doesn’t fear God.
Last week, we read the beginning of Luke 12, in which Jesus says that we should fear God, because our eternal destination is in his hands. This man was thinking only about himself. He didn’t realize that things would not go according to plan. His materialistic dream turned into a terrible tragedy. We have no indication that he would be with God for eternity. It’s just the opposite: this man is surely cut off from God, for there’s no indication that he had a right relationship with him.

And Jesus warns us in verse 21: “So is the one who lays up treasure for himself and is not rich toward God.” Everyone who acts like this man will experience a similar fate. We will either realize that all we have is a gift from God, and we will use it accordingly, or we will act like everything is ours, and we will build our little castles and say, “Let us eat and drink, for tomorrow we die,” to use a phrase we’ll encounter next week (1 Cor. 15:32). While it may seem wise to pamper ourselves, to spare no comfort or joy that money can afford, we would be foolish to do that. We would be foolish because such a way of living doesn’t think of God. It doesn’t recognize that God has given us everything we have. It doesn’t ask, “God, what do you want me to do with all that you’ve given me?” It doesn’t spend precious resources on the things that God cares about. It’s a waste. Also, it’s foolish because we can’t take it with us when we die. And the Bible acknowledges that after we die, our possessions will be left to others, and in some cases, they’ll forget about us and use that inheritance unwisely (Pss. 39:6; 49:10; Eccl. 2:20–23).

This parable raises some important questions. Is it wrong to save for the future? I don’t think so. I think we can read some of the Proverbs as saying that it’s wise to work hard when you can so that you will have food later (Prov. 6:6–8; 10:4–5; 28:19). The reality is that we only have so much time to work, and then later there will be a time when we can’t work, or at least not as hard. So, it’s wise to save while we can so that we will have some later to live on. But there are many Proverbs that warn about greed. Consider these:

Proverbs 11:24:

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.

Proverbs 11:28:

Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.

Proverbs 23:4:
Do not toil to acquire wealth;
be discerning enough to desist.

Proverbs 28:22:

A stingy man hastens after wealth
and does not know that poverty will come upon him.

There is clearly a line between being greedy and being prosperous and being generous. If God has given you abilities to work hard and talents that allow you to have a good job, there’s nothing wrong with making a lot of money. The question is what we do with that money. Do we hoard it, or do we give generously to advance the kingdom of God and to give to those who are needy?

Perhaps the best thing is to be neither too rich nor too poor, but somewhere in the middle. That idea, too, comes from Proverbs. This is what Proverbs 30:7–9 says:

7 Two things I ask of you;
   deny them not to me before I die:
8 Remove far from me falsehood and lying;
   give me neither poverty nor riches;
   feed me with the food that is needful for me,
9 lest I be full and deny you
   and say, “Who is the LORD?”
   or lest I be poor and steal
   and profane the name of my God.

Being poor might lead us to be angry with God, or to do something unethical to get what we need to survive. But the bigger warning is against being rich and complacent. If all our material needs are met, we might deny God and say, “Who is the Lord?” We might not literally say that, but it’s easy to be slack in our dependence on God when we have everything we think we need. That certainly happened in Israel’s history (Moses saw it coming in Deut. 31:20). And we see it today, too.

Part of the reason why riches are so dangerous is that money can be an idol. The apostle Paul says that greed and covetousness is an idol (Eph. 5:5; Col. 3:5). He also says that “the love of money is a root of all kinds of evil” (1 Tim. 6:10). He doesn’t say money or wealth is necessarily a root of evil, but it’s the love of those things. And if you hoard those things, you love them, or you’re at least putting your faith in those things.
It may be strange to think of money, wealth, and our love of these things as idols. Aren’t idols little statues that primitive and ignorant people worshiped? Well, not necessarily. Anything can be an idol. Tim Keller, a pastor and author, has written a great little book on idolatry called *Counterfeit Gods*. In it, he writes: “What is an idol? It is anything more important to you than God, anything that absorbs your heart and imagination more than God, anything you seek to give you what only God can give.” He says that an idol is the thing that we think we can’t live without. It’s the kind of thing that dominates our life. If we lose it, we think our life is not worth living. It’s what we daydream about, what we think the most about, what consumes our time and energy. Perhaps it’s what we don’t yet have, something we’re desperate to acquire, because we think it will give our lives meaning. In short, an idol is whatever takes the place that God should have in our lives. God made us for himself. God should be at the center of our lives, but an idol removes God from his throne, at least in our hearts, and usurps his place. An idol is whatever we love the most, trust the most, and obey the most.

Keller says that we can have “surface idols,” like money, a career, a relationship, sex, entertainment, or all kinds of things. But those surface idols are built on the “deep idols” of power, approval, comfort, and security. Think about why we want money. We think it will give us the power to do or to have what we want. If we have enough money, we can control our lives. We can improve our health, improve our looks, improve our social status. If we have enough money, we’ll get approval. People will love us, they’ll want to be with us. If we have enough money, we can have all the comfort this world can give us. And if we have enough money, we can have security, or so we think. We can have a retirement plan. If an accident occurs, we’ll be ready. “Money answers everything”—that’s what the Preacher in Ecclesiastes thought (Eccl. 10:19), but it seems that he didn’t think of life from an eternal perspective.

But nothing can give us ultimate security. Only God can do that. Houses can burn down. Riches can be stolen or lost. Investments can tank. Another Proverb says that wealth can “suddenly . . . sprout wings, flying like an eagle toward heaven” (Prov. 23:5). Money cannot give us power over death. It cannot give us the comfort of a right relationship with God, of being at

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3 Ibid., xviii–xix
4 Ibid., xxi–xxii.
5 Ibid., 64–65
peace with our Maker. Money certainly can’t buy his approval. Money is a gift, but it’s meant to be used in the way the Giver wants us to use it.

We’ll think a bit more about the right use of wealth. But let’s now turn to rest of today’s passage. Here is Luke 12:22–34:

22 And he said to his disciples, “Therefore I tell you, do not be anxious about your life, what you will eat, nor about your body, what you will put on. 23 For life is more than food, and the body more than clothing. 24 Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! 25 And which of you by being anxious can add a single hour to his span of life? 26 If then you are not able to do as small a thing as that, why are you anxious about the rest? 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! 29 And do not seek what you are to eat and what you are to drink, nor be worried. 30 For all the nations of the world seek after these things, and your Father knows that you need them. 31 Instead, seek his kingdom, and these things will be added to you.

Here, Jesus tells us not to worry so much about money. God will take care of his people. Again, Jesus says that life is more than stuff, even more than basic things like food and clothing. God takes care of ravens, which were regarded as unclean animals, animals that the Israelites couldn’t eat (Lev. 11:15; Deut. 14:14). Perhaps the reference to ravens is a reminder that God used ravens to feed the prophet Elijah during a time of famine (1 Kgs. 17:4, 6). If God can take care of birds, who don’t plant and harvest, won’t he take care of human beings? If God makes sure that lilies, which are alive today and dead tomorrow, are clothed in beauty, won’t he make sure that his people are clothed?

Jesus’ point is to trust God for basic provisions. That’s why he teaches his followers to pray for their daily bread (Luke 11:3). Every day, we should rely upon God. Imagine how Jesus’ initial audience had to rely on God. They lived in a culture in which people had to work hard almost every day just to survive. They relied on each season’s crop, which meant they relied on the weather, which only God can control. The lived hand to mouth, and they had to live with the
reminder that God causes rain to fall and crops to grow. In the west, we tend to forget all about this. Our prosperity causes us to think we’re self-reliant instead of God-reliant.

Jesus tells us to trust that our Father in heaven is good and will supply all our needs. Therefore, we don’t need to worry. The Gentiles, those apart from God, worry. But one sign of a Christian is that he or she knows God will provide. So, instead of worrying about money and food and clothing and shelter, we should first seek the kingdom of God. Seek the King. Worship him. Praise him. Live life on his terms. And ask him to provide what you need.

We should do that because God gives his children himself. God gives his children his kingdom. God has given us his own Son. If God did not spare his own precious Son, how much more will he give us little things like food and clothing!

Jesus ends this section of teaching by telling his followers to sell their possessions, to give to the needy, and to make their treasure in heaven, for that treasure cannot be lost or stolen, neither will it decay. What we treasure most is an indication of what we love the most. Where your treasure is, there will your heart be also. Again, the issue really comes down to what we’re worshiping. If we worship God, he will be our treasure, and we won’t worry so much about how much money we have. But if we’re always thinking about money, if we’re always motivated by money, then we have a problem. Money has become our real treasure, our idol. And that is the greatest sin.

So, what do we do with this passage? One temptation would be to think that this passage is directed only at the “1 percent,” the über-rich. But let’s not make that mistake. Jesus was talking to a group of people who weren’t terribly wealthy. In fact, by our standards, they were quite poor.

The first thing we should do is have a biblical view of money and possessions. Everything we have comes from God. Even the ability to work hard, to have lucrative skills, comes from God (Deut. 8:17–18). Every good gift comes from his hand (James 1:17). And God has called us to trust that he will provide. He has called us to manage what he has given to us wisely. He has called us to give to others.

At the end of Paul’s first letter to his younger associate, Timothy, he tells Timothy that some people think that godliness is a way to become wealthy. There were people who believed the prosperity gospel then, just as there are people who believe that now. You know that message: “If you really believe in God, he will give you wealth.” People somehow think that
God can be manipulated, like a celestial genie, or a heavenly ATM. So, Paul tells Timothy this in 1 Timothy 6:6–10:

   6 But godliness with contentment is great gain, 7 for we brought nothing into the world, and we cannot take anything out of the world. ⁸ But if we have food and clothing, with these we will be content. ⁹ 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. ¹⁰ 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.

Then, a few verses later, Paul adds this (1 Tim. 6:17–19):

   ¹⁷ 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. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

God gives us good things to enjoy, but he gives us those things also to be rich in good works, to be generous to those who are needy. Elsewhere, we’re told to give to people in ministry, too, which is why we give to the church (1 Tim. 5:17–18, also 1 Cor. 9:4–14; Gal. 6:6). If we use our resources in the way that God wants us to, we’re showing that God is our true treasure. We’re storing up treasure for ourselves, a treasure that gives us true life.

Does this mean that we have to sell all our possessions and give them away? I don’t think so. Jesus doesn’t tell us to sell all our possessions. And, if we think about it, he might just be saying, “Give your money away.” In those days, there weren’t banks and investments, at least not the way we have banks and stocks and bonds today. I’m guessing that most people didn’t have a lot of coins in their possession. Most of their wealth would be stored in what they owned: their house, their clothing, perhaps some jewelry, quite often animals. The wealthier might have had some precious metals or stones. So, for them to give money away, they would first have to sell their possessions. At any rate, Jesus is certainly calling us to give generously, but that doesn’t mean we must give everything away. Later in Luke’s Gospel, we’ll encounter Zacchaeus, a tax collector who meets Jesus and is changed. Zacchaeus gives away half of his wealth and he is lifted up as an example (Luke 19:1–10).

A couple of weeks ago, I said that every generation has its blind spots. We have certain things in our lives that we don’t realize are sins. I wonder how future generations of Christians
will look back at us. We can look back and say, “I can’t believe Christians owned slaves, or we’re racists,” or whatever. Future generations will look at us, I’m sure, and wonder how we could tolerate sexual sins, so much divorce, pornography, and abortion. I’m sure they’ll look at our society, with its triviality and entertainment, and wonder how we could be so shallow. But they’ll also look at our wealth and wonder why we didn’t give more. They’ll wonder whether we loved God or our money more. According to theologian Craig Blomberg, “It is arguable that materialism is the single biggest competitor with authentic Christianity for the hearts and souls of millions in our world today, including many in the visible church.”

There are always people and causes to give to. There is no shortage of poor people throughout the world. And we can give to Christian organizations who help the poor and the sick. You can sponsor a child through Compassion International or World Vision. Both organizations help with disaster relief, and other Christian agencies do that, too. The Voice of the Martyrs helps persecuted Christians, often with practical things like food, housing, and medicine. There are many ways to give to the poor. And we should remember that Jesus never says it’s the government’s job to take care of poverty. He doesn’t call for higher tax rates and more state-run welfare programs. He calls his followers to voluntarily give, and we can give to organizations that help the poor and tell others about Jesus.

Of course, churches, missionaries, and other Christian institutions need money. And we should give to them, and we should do so generously. Most of the things we spend our money on won’t last. But when we give to things that help advance God’s kingdom, our money is used for eternal causes. When we use our money to help other people get Bibles, or help other people hear the gospel, or help other people become better disciples, we’re spending our money on eternal matters.

And, above all, we should be thankful for all that God has given to us. When we’re greedy, we’re not content with what we have. And a failure to be content is a failure to thank God. Grace should lead to thanksgiving.

So, this week, think about your stuff. Do you own your stuff, or does your stuff own you? Will you let God control your life, including your possessions, or are you trying to control everything? Are you using your things wisely? Are there ways that you could be more generous?

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Could you literally sell something, whether a physical object or an investment, and give more money away? Think about the end of your life: Do you want to be known for building a castle full of toys, or for giving generously, particularly to eternal causes? Ask God to lead you in this. Think about it. And then act.

And let us be thankful. God has given us so much. God has given us his Son, Jesus. Though we all have idols, though we all have failed to love God and worship him and obey him and trust him, though we all have sinned, God has given us everything we need to be reconciled to him. And Jesus left his luxurious home in heaven to become a man, to live a righteous life for us and to die an atoning death for us. He did this because his true treasure was doing the will of his Father. If your life is built on the counterfeit god of money, or on any other idol, I urge you to smash that idol and to turn to Jesus. And let us all follow his example: “For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich” (2 Cor. 8:9).