Are You Rich Toward God?

Luke 12:13-21 - NCBC, January 27, 2019

Main Point: God's faithful stewards store up treasure in heaven through sacrificial generosity.

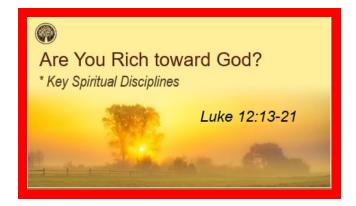
- The Parable's <u>Context</u> (11:37-12:12)
 - o Faithful stewardship is about my heart
 - o Faithful stewardship is about my relationships
 - o Faithful stewardship is about my faith
- The Parable's <u>Covetousness</u> (12:13-20)
 - o Faithful stewardship is NOT about ownership
 - Faithful stewardship is NOT about protection or accumulation
 - Faithful stewardship is NOT about <u>paying off</u>
 God
- The Parable's Conclusion (12:21)
 - o Faithful stewardship is sacrificial generosity
 - o Faithful stewardship is treasuring God most
 - o Faithful stewardship is eternally rewarded

Application: Break greed's power by practicing sacrificial generosity. (12:33)

Opening Announcements:

• Men's Challenge Breakfast 2/9 - 8am

<<How Rich a Treasure We Possess>>



To God alone belongs all the glory, and the power, and the victory, and the majesty. Our God owns all things, and is exalted above all!

So let's continue our worship of Him by opening our Bibles to **Luke chapter 12.**



If you don't have a Bible today, simply raise your hand and we'd be delighted to give you one. There's no better book for you to read on snowy days than this book that

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God Himself wrote. It is without error, and fully sufficient for all of life and godliness.

This morning we continue our series on *Key Spiritual Disciplines* by meditating on Jesus' parable of the rich fool in **Luke chapter 12**. Today's sermon on financial stewardship is a good compliment to the "Navigating Your Finances God's Way" class that we started a three weeks ago, only to miss the next two weeks due to weather cancellations, and then today due to our Annual Celebration.

I firmly believe that this teaching has the power to transform each of us into greater spiritual freedom as we begin to live out God's will with our money and possessions. So please make plans to be here next Sunday at 9:30am. Everyone from Junior High to senior saints is invited as we reenter the "Navigating Your Finances God's Way" curriculum together next Sunday.

Now before we read from **Luke 12**, I thought today's sermon provides a timely opportunity to pull over, and honestly self-examine our giving as a church family in 2018. Where did we do well, and where could we improve?



Now self-examination can be dangerous. Whenever we look closely at ourselves and see things we like, we can proudly rob God of His rightful glory. When we see our failures, we can tend towards despair. Yet self-examination is necessary for humble hearts that desire to grow deeper in Christlikeness. Someone once said, "Nothing ever changes in fuzzyland..." meaning that if you don't know practical specifics that need to change, you most likely won't experience the change you desire.

Also – I want to be crystal clear that I do not know what anyone gives in this church – except for my wife and kiddos. One of the elders know who gives what – God knows all that. We simply see these high level reports along with you.

So then first, let's humbly thank God that,

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¹ 2 Corinthians 13:5; Lamentations 3:40



in 2018, a total of 271 different giving units contributed financially to God's work through our church family. A giving unit is a financial household, so Jody and I would be 1 giving unit for example.

For a church that averages around 550 total people in Sunday attendance ... to have 271 different families participating in giving suggests that a very high majority of us are giving financially through New Castle! Thanks Lord!

And since **1 Corinthians 16:2** emphasizes God's design for us to give through our local church in a systematic, planned, and proportionate manner each week, we should also thank God that.



last year we averaged 25 electronic giving receipts per week. Now not all of these are weekly recurring gifts. Some are monthly, and some may not even be recurring. But the fact that most weeks received approximately 25 electronic contributions suggests a growing culture of systematic, planned giving among us. Thanks Lord!



Additionally, praise God that over \$64,000 dollars was given in 2018 above and beyond all general fund giving. You all are very responsive to special needs. Thanks Lord!

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Again I don't know who any of these people are, and my point isn't to compare ourselves among others,²



But praise God that our top 10 donors together gave 25% of our total receipts last year. Thanks Lord for significant givers!

Now you might say, that all looks good! Where does our 2018 giving show opportunities for us to improve? Well, since you asked...



² 2 Corinthians 10:12 Page **4a** of 17

In 2018, the median total amount given per giving unit, or per couple, was \$2,350. Approximately \$45 per week.

Note this is not an average amount given – because averages get skewed by extreme lows and highs. The *median* amount says half of us gave more than \$2,350 in 2018, and half of us gave less than that.

In fact 1 out of 5 of our families gave less than \$500 through New Castle last year. So while we have a high level of participation in giving among us, many of us are not giving very much.

Now I assume most of us give to more than just our local church. For example, Jody and I support some ministries and other missionaries directly – and that part of our giving is not included in any of these numbers. But Jody and I do seek to practice what we believe is a biblically-informed priority of giving a first percentage of our income to our local church,³ and then expanding our giving beyond New Castle as God leads.

I've shared this with you before, but when Jody and I were engaged, we attended a seminar by Howard Hendricks where he challenged every couple to start giving 10% of their income to their local church, and then pray that God would help to increase that percentage by 1% each year – and just see what God would do over a lifetime of generosity!

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³ 1 Corinthians 16:2; Acts 2 & 4; https://jdgreear.com/blog/should-i-give-to-my-local-church-first-or-to-other-things/

15 years ago now, Jody and I accepted that challenge! And it's been an amazing ride. Now we haven't increased our giving percentage every year – for example we just maintained while we were in seminary. We're not rigidly legalistic about this. But we are intentional. And we have story after story about how God has supernaturally provided for us!

You see – biblical giving is more about worship than math. The Scriptures teach that we should give cheerfully – as a sacrifice of thanksgiving. So when I'm counseling Christians about their giving, if they haven't yet experienced the joy of generosity, I usually encourage them to just start by systematically giving 10% of all God provides to their local church, and then aim to grow their generosity beyond that as God leads. Nothing legalistic about the math, but planned, proportionate, systematic giving requires that you start somewhere, and 10% is a reasonable starting point for most people.

Would you be interested to know how many of us gave 10% of our income through New Castle last year?

Obviously that's a guessing game, but here's what seems to be a reasonable estimate:



The median household income for central Illinois is supposedly \$58,336 per year. Does that seem reasonably accurate to you?

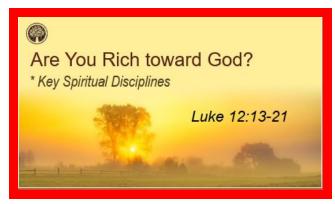
Half of our households probably make less than this, and half of us probably make more. Using that assumption, 80% of us gave less than 10% of our income through New Castle last year.

Again – this isn't to guilt anyone. Certainly not to compare ourselves with others. But just to honestly recognize we have room to grow, right? How could God be more glorified as we together excel yet more in sacrificial generosity in 2019?

Please Lord, help us all to be more rich towards you in 2019 – for your greater glory and our eternal good!!

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⁴ 2 Corinthians 9:6-11



Please stand now in honor of the public reading of God's Word, as I read our Scripture this morning from Luke 12:13-21. Reading from the English Standard Translation, Luke 12:13,

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."

These are the very words of God. You may be seated.

Let's Pray.

This morning a parable about a rich fool has much to teach us about biblical stewardship. Every Christ-follower whom God has caused to be born again by His Spirit⁵ is now a slave of Christ.⁶ We have been redeemed – purchased by God at the price of the shed blood of Jesus.⁷ That means we are not our own. We've been bought with a price. Our God owns us and everything we possess. Our very lives are on loan from God.

By God's wonderful salvation, grace transforms every sinner into a steward. A temporary manager of all that is God's here on earth. That's who we are church. We're stewards. And every steward understands that faithfulness is required of them.⁸

So this morning Jesus' parable of a rich fool comes to teach us that,

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⁵ 1 Peter 1:3

⁶ 1 Corinthians 6:19-20; Philippians 1:1; James 1:1; 2 Peter 1:1; Jude 1:1; Revelation 1:1

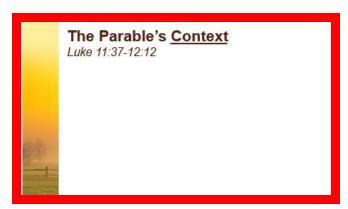
⁷ Acts 20:28; 1 Corinthians 6:20, 7:23; Titus 2:14; Revelation 5:9

⁸ 1 Corinthians 4:1-2



God's faithful stewards store up treasure in heaven through sacrificial generosity.

Now the context of this parable offers insightful understanding on financial stewardship, so let's begin our study by considering,



The Parable's Context (11:37-12:12)

If your Bible is open to **Luke 12** you'll notice that Jesus tells this parable in response to an abrupt interruption in His teaching that happens in **verse 13**. We know from **Luke 12:1** that Jesus is teaching his disciples in the midst of an enormous crowd. And He's teaching them to

be alert. They must be careful – there are real threats to avoid.

First, in **verse 2** beware of hypocrisy, or pretending. He uses the Pharisees – the religious leaders of the Jews, as Exhibit A. Whenever you fear or esteem people more than God – you will deny Christ. So beware of fearing people more than God.

Then while Jesus is teaching how fear will ultimately lead the Jewish leaders to commit the unpardonable sin, verse 13 abruptly says,

Someone in the crowd said to him, Teacher, tell my brother to divide the inheritance with me.

Now it was common for Jews to appeal their disputes with Rabbis, ¹⁰ but Jesus' reply makes it clear that He was on a more important mission than resolving estate disputes. And so he gives a second warning in **verse 15**–

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⁹ I believe a biblical understanding of the unpardonable sin is the rejection of the Messiah by the religious leaders of the Jews on behalf of God's chosen people. To blaspheme the Holy Spirit is to give credit to the Devil for the very work of God – which is exactly how the nation of Israel responded to God's sending their Messiah (Matthew 12:24-32; c.f. Acts 7:51). Therefore anyone who is concerned they have committed the unpardonable sin today, has not – for they are not rejecting the Messiah as the religious spokesperson for Israel. The cross of Jesus Christ now makes it possible for all sins – no matter how grievous – to be forgiven and cleansed simply by faith in Jesus' substitutionary death and resurrection. Believe on Jesus, and your sins will be forgiven! 1 Jn 1:9 The only "unpardonable sin" now is persistent unbelief unto death – for then comes judgment. Heb 9:27 ¹⁰ Numbers 27:1-11, 36:7-9; Deuteronomy 21:15-17

Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.

Christ-followers – beware of hypocrisy, and beware of covetousness or greed!

Now look back at **chapter 11 verse 39.** Jesus had just used the Pharisees as an example of greed. When a hospitable Pharisee was put off by Jesus not washing before he ate, Jesus responded,

Now you Pharisees cleanse the outside of the cup and of the dish, but inside are full of greed and wickedness. You fools! Did not he who made the outside make the inside also? But give as alms those things that are within, and behold everything is clean for you. But woe to you Pharisees! For you tithe mint and rue and every herb, and neglect justice and the love of God. These you ought to have done, without neglecting the others.

Church - this backdrop to the parable of the rich fool offers some foundational principles to our understanding of God's design for financial stewardship.

First,



Faithful stewardship is about my heart, more than my money. How you handle your money tells you more about who and what you love, than how good you are at math.

So don't be like the Pharisees who did all the math right in **verse 42**, and tithed the right percentages, and looked all clean on the outside in **verse 39**, but inwardly were full of greed. **Luke 11:41** is clear – giving that pleases God starts with a heart that is entirely given to God.

Second, the parable's context teaches us that,



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Faithful stewardship is about my <u>relationships</u>

In **Luke 11:42** Jesus condemned religious legalists for neglecting justice and the love of God while they were Obsessive Compulsive about their financial legalism.

If you are giving 15% of your income to New Castle, but you're a stingy miser with your own family – you're not a faithful steward. You are no better than the legalistic Pharisees engaged in their own self-salvation projects.

At the center of all faithful stewardship is our view of God and others. Do I see my money as a means to better love God and others? Or do I see God and others as a means to my lust for money? This is quite profound actually – and very different than how stewardship typically is understood. Faithful stewards seek to advance the owner's agenda for all His resources – therefore, faithful stewardship always prioritizes the Great Commandment¹¹ and the Great Commission. ¹²

How I practice stewardship is way more about my heart, my relationships, and,

The Parable's Context

- · Faithful stewardship is about my heart
- Faithful stewardship is about my relationships
- · Faithful stewardship is about my faith

my faith, than my money. Money is just the currency of faith – the means of exchange by which one's true God is communicated.

If you flip a couple of pages forward to **Luke 16 verse 11**, Jesus teaches.

If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters... You cannot serve God and money.¹³

Perhaps another way to say this is that faithful stewardship is more about your eternal security, than your financial security. Are you ultimately trusting God or money for your security?

So the context of Jesus' teaching around this parable grounds financial stewardship in the realm of worship.

¹³ Luke 16:11-13
¹⁴ 2 Corinthians 8:5

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¹¹ Matthew 22:35-40

¹² Matthew 28:18-20; Acts 1:8; 2 Corinthians 5:20

Jesus teaches clearly back in Luke 12:15,

One's life does not consist in the abundance of his possessions.

And then he tells the parable of the rich fool to illustrate how dangerous greed's worship disorder really is to our stewardship.



So let's take a closer look at the Parable's <u>Covetousness</u> to learn more about how God's faithful stewards store up treasure in heaven.

Verse 16 introduces us to a rich farmer. So far, no foul. It's not sinful to be wealthy. However, financial blessing often tests our stewardship, because greater wealth brings greater responsibility towards God and others. And so in **verse 17**, we hear this farmer self-talk about his dilemma.

What shall I do? For I have nowhere to store my crops?

Here's the steward's dilemma – where should I store my wealth? Where should I keep all that God has generously provided to me?

And here's where we learn our first important lesson from this parable. Jesus wants us to learn that,



Faithful stewardship is NOT about our ownership

We must remember God owns everything!¹⁶ We are just His managers or stewards.

Greed rationalizes its exclusive self-interest by saying "I earned it, so it's mine." Have you ever thought like this about your own possessions?

The steward is humble enough to reject any "two kingdom" kind of thinking – God's kingdom and my kingdom. There's only one real kingdom on this earth, and God is the king! That means God owns everything. God owns me! God owns all that I produce and work for. I'm a servant of the Most High – and it is my joy to

¹⁶ 1 Chronicles 29:11-13; Psalm 24:1, 89:11; 1 Corinthians 6:19-20

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¹⁵ Luke 12:48

steward all His kingdom resources for all His kingdom purposes!

God is the one who gives wealth, and takes it away. Therefore I must be on guard against any ownership mindset that selfishly believes life consists of the abundance of the possessions which I myself own.

Let's do a little Bible study exercise now. Listen carefully to this rich man's self-talk and see whose kingdom he's most concerned about as he solves his dilemma of where to store his wealth. Who does the farmer believe is the owner of his wealth? As I read **verses 17 to 19** again, count how many times the farmer refers to himself.

Are you ready?

And he thought to himself, 'What shall I do, for I have nowhere to story my crops? And he said, I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.

Did you hear greed's self-focused ownership? How many times did this man refer to himself in these 3 verses?

12 times!! You see church, I'm convinced there is a very common misconception about stewardship in the church today.

For example, if I asked you what words came to mind when I said the word stewardship, I believe we'd offer

words like: budgets, carefulness, taking good care of things, savings, wise financial decisions, or the protection of assets. And of course all those things have their place, but the covetousness of this rich man reminds us that.

The Parable's <u>Covetousness</u> Luke 12:13-20

- Faithful stewardship is NOT about ownership
- Faithful stewardship is NOT about protection or accumulation

Faithful stewardship is NOT fundamentally about protection or <u>accumulation</u>

What this rich man did with his wealth would be considered good stewardship by most people, right? He was careful, thoughtful, future-oriented, took good care of his stuff, was wise about his savings, and took great care of his assets. But Christ's judgment of him was, "Fool!"

Accumulating wealth for the future, or the mere protection or preservation of assets is obviously NOT God's kind of stewardship.

Honestly it's pretty easy for this kind of selfishness to creep into the church house. We scold little children for standing on the couches or touching the glass doors – in the name of good stewardship. We police our giveaways so that no one can take too many pens or mints or

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¹⁷ Job 1:21; Ecclesiastes 5:9

bulletins – in the name of good stewardship. We become so fearful of waste that we limit our ability to lavishly serve every person we interact with – and we believe we are being good stewards in the process. We even have charged unbelievers to bring their children to Scripture Memory clubs – and I can mention this example because I know our leadership agrees and is working to change that...but the fact of the matter is that these kinds of worship disorders masquerade in the name of good stewardship. We spend hours detailing our vehicles, cleaning our homes, and caring for our possessions all in the name of stewardship.

Somehow the American church has come to believe that faithful stewardship means protecting and preserving assets. What fools we have become.

Faithful stewardship is always about sacrificial generosity – investing God's resources in God's gospel agenda of proclaiming Christ and loving one another. Anytime we use stewardship merely as our rational for protecting our assets – we are more like the rich fool than Jesus. The rich man was foolish because he practically lived as if there is no God. He gave no thought to how his wealth could benefit others or further God's kingdom agenda. His plans pursued the greedy future of self-indulgence – believing the lie that just a little more would make him happy.

So God answers in verse 20,

Fool! This night your soul is required of you, and the things you have prepared, whose will they be?

God's point was that no amount of grain or earthly wealth can pay our debt with God.



Faithful stewardship is NOT about paying off God

Saul tried to do that in **1 Samuel 15** right? If I offer a bunch of burnt offerings to God with all of the enemies' livestock, then I can keep the rest for my own benefit.

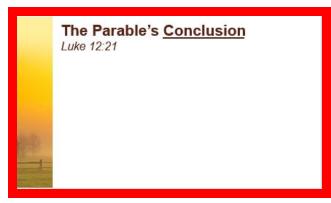
But God desires obedience more than sacrifice. Faithful stewardship is not just about giving God His cut, and then being justified with selfishly consuming the rest. Faithful stewardship is a delighted mindset of thanksgiving, ¹⁹ rather than a dutiful fulfillment of an obligation.

So what's,

¹⁸ Psalm 14:1; Jeremiah 4:22

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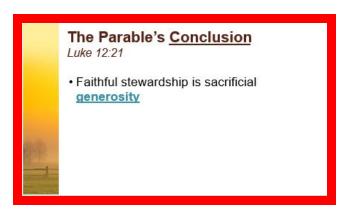
¹⁹ 2 Corinthians 8:1-9



The Parable's Conclusion in verse 21?

So is the one who lays up treasure for himself and is not rich toward God.

We must learn from the rich fool, and be on guard against all covetousness, for one's life does not consist in the abundance of his possessions.



Faithful stewardship – by definition - is sacrificial generosity.

When you think of stewardship from here on out, think of the words, "sacrificial generosity." The only right reason to care for our assets is so that we can lavishly employ them in kingdom purposes for God and for others.

God has given each of us in this room a measure of wealth. And only wealth handled with sacrificial generosity is faithful stewardship.

Now what do you suppose it means to "Lay up treasure for himself" or to be "rich toward God"?

To lay up treasure for yourself is to regard your money and your possessions as your own, and to hoard them for yourself here on this earth. To lay up treasure for yourself is to define your life in terms of the abundance of possessions. To lay up treasure for yourself is to follow greed's insatiable demands for more, and thus deaden your sensitivity to opportunities to advance God's kingdom in others.

But to be rich toward God, is to entrust one's wealth to God. To transfer your wealth into eternity through sacrificial generosity. To be rich toward God means you convert this world's currency into something that has real purchasing power in eternity. In the words of **Luke 12:33**, To provide for yourselves moneybags that do not grow old, with a treasure in the heavens that does not fail.

In other words,

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The Parable's Conclusion Luke 12:21 • Faithful stewardship is sacrificial generosity • Faithful stewardship is treasuring God most

Faithful stewardship is treasuring God most

Faithful stewardship always aims for God's glory, and seeks to multiply public thanksgiving towards God.²⁰

Faithful stewardship finds the greatest joy employing personal resources for the sake of God's kingdom. ²¹ Because faithful stewardship understands that sacrificial generosity is the means to a greater end – it's the means of purifying my heart from covetousness. Sacrificial generosity is God's intended means to build my faith in His sufficient supply. And,

The Parable's Conclusion

- Faithful stewardship is sacrificial generosity
- Faithful stewardship is treasuring God most
- Faithful stewardship is <u>eternally</u> rewarded

Faithful stewardship is <u>eternally</u> rewarded, believing that real life does not consist of earth-board possessions – but real life consists of knowing God, and worshipping Him in the thankful sacrifice of generosity.

The Scriptures are clear – your earthly financial investments have the potential to be linked with eternal returns.²²

And that's why,



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²⁰ 2 Corinthians 9:8-15

²¹ Matthew 13:44

God's faithful stewards store up treasure in heaven through sacrificial generosity.

To be rich toward God requires a transfer of wealth into eternity through the worship of sacrificial generosity – a thankful expression of faith in our all-sufficient God.

So what about you this morning? Are you rich toward God? Do you find yourself more like the Pharisees – creating your own version of religious legalism in order to puff up your spiritual standing before God and others? Is your giving motivated by greed, or by love? Are you rationalizing your self-indulgence like the rich man?

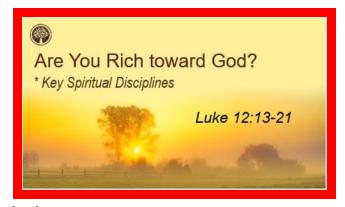


Church – we must pray that God's Spirit will help us break greed's power by practicing sacrificial generosity. (12:33)

But you say – Pastor the problem with generosity is that word, sacrificial. I have no problem giving a little bit here or there – but why do you use that painful word sacrificial?

Dear friend – there is no worship where there is no sacrifice.²³ And the only thing I know that is powerful enough to transform a fearful and selfish heart into sacrificial generosity is the reception of an even greater generosity.

So repent of greed and fear and look to Jesus church!! Gaze afresh on the surpassing grace of God which has been lavishly poured out upon you for your salvation! Jesus died so you could be forgiven. That's an inexpressible gift of God's sacrificial generosity towards you!²⁴ And it is this astounding grace of God which is able to break greed's power so that you can live as one of God's faithful stewards – one who is rich toward God.



Let's pray.

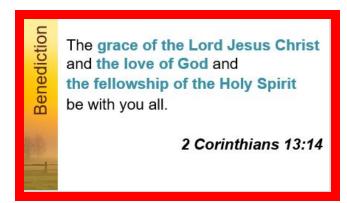
<< Take My Life and Let it Be>>

Let's pray our benediction together as we dismiss.

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²³ 2 Samuel 24:24; 1 Chronicles 21:24

²⁴ 2 Corinthians 9:15



The grace of the Lord Jesus Christ and the love of God and the fellowship of the Holy Spirit be with you all.

2 Corinthians 13:14



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Recommended Resources on Being Rich Toward God:

- Job 27:16-22
- Psalm 39:6; 49:6; 112:9
- Proverbs 3:9; 11:24; 15:1; 17:1; 19:17; 22:1, 9
- Ecclesiastes 2:18-26
- 1 Chronicles 29:11-12
- Haggai 1:6
- Malachi 3:10-11
- Matthew 6:1-4, 19-21; 10:8
- Luke 6:38
- Romans 12:8
- 1 Corinthians 16:1-4
- 2 Corinthians 8-9
- Galatians 6:6-10
- Philippians 4:17-18
- 1 Timothy 5:8,16; 6:6-10,17-19
- Hebrews 13:5,15-16
- James 1:9-11, 5:1-6
- http://compass1.org/
- http://www.crown.org
- The Treasure Principle, Randy Alcorn
- Money, Possessions, & Eternity, Randy Alcorn

Growing Deeper: Life Group Questions

- 1. Read 2 Corinthians 8:1-5. What can we learn from the attitudes of the Macedonian believers? Is it possible to excel in the worship of giving without these attitudes (c.f. 2 Cor 8:7 & 1 Cor 13:3)?
- 2. Review 2 Corinthians 9:6-15. How are some of these biblical guidelines misinterpreted and even abused by some Christian leaders today? (c.f. *Life Essentials Study Bible*, pg. 1605)
- 3. What are the benefits and dangers of a systematic giving plan?
- 4. Which truth in 2 Corinthians 9:6-15 is most difficult for you to believe? Discuss together, and pray that God would increase your gratitude (v.15) by His all sufficient grace in this matter of your giving.
- 5. What specific steps are you willing to take to implement any needed changes in your worship of giving?

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