

# Lesson 11: Stewardship

**Key concept**  
Guard against greed

**Bible study**  
Luke 12:13-34

**Memory verses**  
Luke 12:32-34

## Objectives

- ❖ Recognize the symptoms of greed
- ❖ Acknowledge the prevalence of greed in our lives
- ❖ Understand what it means to be rich toward God

## Bible Study

Jesus made money his number one subject matter; He talked about it more than any other single topic. Twenty-five percent of Jesus' teaching is about money, including 11 of his 39 parables. There are more than 800 passages in the Bible on the topic of money.

Why does Jesus talk so much about money? Because He understands the human heart so well, and He knows that our hearts are prone to have an inordinate desire for money. The problem isn't really money; the problem is the human heart and its lust after money because we know the power of money and what it can do for us. Money itself isn't the root of all evil, but the love of money is (1 Tim. 6:10). And what Jesus says in the passage we'll study this week is that virtually every one of us has a money addiction called greed.

Luke 12:13: *"Someone in the crowd said to him, 'Teacher, tell my brother to divide the inheritance with me.'" Most commentators feel that this is a younger brother whose father has died and the younger brother doesn't like the way the inheritance is being divided up. According to Deuteronomy 21:15-17, the older brother is entitled to receive a double portion. So, my guess here is that you have an older brother who has taken more than his double portion and now his younger brother is tattling on him and saying, "Hey, Jesus, make him do what the Bible says."*

In verse 14, *"Jesus replied, 'Man, who appointed me a judge or an arbiter between you?'" Jesus says, "I don't care how you divide it out. I am not getting in your business on that one. But, since you asked a question about money, let me share with you my thoughts on the subject..."*

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Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions” (Luke 12:15). Do you hear Jesus on this one? “Watch out!” Jesus screams this. Maybe even waves his arms. “Watch out!” He says to watch out for all kinds of greed because greed hides; it masquerades in a multitude of forms. And I’m sure the people thought, “Whatever, Jesus. Greed’s not a problem for me.” Because, after all, who thinks they are greedy?

Why is that? Why is it that none of us think we have the money addiction called greed. One central reason in America is because we all know someone who, in our minds, is greedy and we compare ourselves to them. We all know someone who makes a little more money than we do and has a little more stuff—and they are greedy. You have a flip phone, but the greedy person you know has an iPhone. You have an old school curved screen television, but the greedy person you know has a flat screen. You ride the bus, but the greedy person you know has a car.

Greed hides from us because we all know someone who has just a little more than we do, and they are our standard. If you make \$30,000 per year, you know someone who makes \$50,000. If you make \$50,000, you know someone who makes \$75,000, and on up the ladder we go. And so the rich guy in the Bible is always someone out there, the guy making a little more, the guy with a little more stuff, not us.

But here are the facts. We live in the wealthiest nation in the history of the world, blind to our greed, because we’re not rich, someone else is. We’re not greedy, someone else is. Do you know that 864 million people in the world have no clean water; 3.5 million people die from water-related illnesses a year; every 20 seconds a child dies from a water-related disease. Over 3 billion people live on less than \$2.50 a day; 22,000 children die every day due to poverty, and yet we aren’t rich. Why? Because we all know someone who is rich in our minds, and it isn’t us.

Here, at Mid-City, we might be in more danger of this than almost any other American church. Because, if we compare ourselves to other churches in America, then we would end up on the poorer end of the insanely rich American church. And Jesus says to us, “Watch out. Be on your guard against all kinds of greed. It is everywhere.” And this stands to reason: if greed had infected every part of Ancient Near Eastern culture in the first century, then I think it is safe to assume the same is true of American culture.

So, here is the first step I think Jesus wants us to take to unmask greed: to own it and admit it, much like you would at an Alcoholics Anonymous (AA) meeting. Our first exercise in our group discussion time will be greeting each other by saying, “Hello, my name is \_\_\_\_\_, and I am greedy.” If we

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really want to be set free from the money addiction called greed that can rot our souls, then taking this first step of admitting that we have a problem is critical.

But, in case you aren't convinced, Jesus tells a parable that functions as a checklist to help us identify the symptoms of greed so that we can determine whether or not we're suffering from this money addiction.

*“And he told them this parable: ‘The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, ‘You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.’ But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with whoever stores up things for themselves but is not rich toward God” (Luke 12:16-21).*

**1<sup>st</sup> Symptom of Greed: You are constantly increasing your lifestyle.** The rich man in our parable constantly feels the need to increase his lifestyle, and so he builds bigger barns. Now, let's be clear: this isn't a prohibition on saving. Neither Jesus nor the Bible are against saving. In fact, the Bible promotes saving. Proverbs 21:20 says, *“In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.”* The fool is one who doesn't save anything. The issue here isn't saving, but rather greed, expressed in the form of using your money to increase your standard of living.

The rich man evidently has a grain business that has done well. He has already filled his existing barns. Verse 19 says he has plenty laid up for many years, so he and his family are set. He has a fund for the kids to go to college, a retirement account, a vacation home, multiple cars. And what does he do? He decides to *“eat, drink and be merry.”* His lifestyle just keeps creeping up and he blows it all on himself. And Jesus says he is a fool. So, the first checklist item to see if we have a greed problem: building bigger barns with our money to increase our lifestyles.

**2<sup>nd</sup> Symptom of Greed: Your giving isn't jaw-droppingly generous.** Think about the man who built the bigger barns. He could have said, *“Everything I have is a gift from God. God has been so radically generous to me.”* But verse 19 tells us that God had already taken care of all his needs for the years to come and now he has this surplus, but with fists clenched, he can't...let.....go.....of ....it.

God says to him, *“You greedy fool”* and in verse 21, He says, *“you are storing up things for yourself but you aren't rich toward God.”* He couldn't be rich toward God and give radically and generously to the work of God

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in the world; instead, he hoarded his riches. He was stingy. His life consisted of, as verse 15 said, the abundance of his possessions. Now, resist, for the moment, every fiber that is within you that is saying, “That is not me. My life doesn’t consist in the abundance of my possessions. I am rich toward God.”

Maybe. But think about how much you give away each year. For those of you who are followers of Jesus, God says to start with 10% off the top (before taxes). Now if you aren’t a follower of Jesus, this doesn’t apply to you. God doesn’t want your money—He first wants your heart. And until your heart has been affected and changed by God, then you are under no obligation to give to this church or to the work of God in any way.

But, for followers of Jesus, the tithe is God’s beginning point for generosity. He says, “This is your guideline. If you aren’t giving 10%, then the little red greedy light on the dashboard is most likely on.” Greed has forced you to make decisions that are keeping you from being radically rich toward God.

God gives us the tithe, the 10% mark, for our freedom. He doesn’t want our money—He wants our hearts, but He knows that our wallets reveal the priorities of our hearts. And so He gives us this giving floor to help us evaluate whether or not we are giving our hearts completely to Him.

But, let’s be honest. A tithe really isn’t what is in view here in being rich toward God. What is in view is actually giving with such radical generosity that our lifestyle is affected. Look down at verse 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.*” He doesn’t say to sell all of your possessions. If you did, then you would be in poverty, something the Bible clearly doesn’t celebrate. “*The rich man’s wealth is his strong city: the destruction of the poor is their poverty*” (Proverbs 10:15). Or, listen to Proverbs 30:8, “*give me neither poverty nor riches, but give me only my daily bread.*” The goal isn’t wealth or poverty, but trusting in Jesus for everything we need.

But notice Jesus says, “*Sell your possessions.*” Not all, but some. Back in the day of Jesus, possessions were things like houses, crops, and sheep. Possessions were your assets. People didn’t have stocks and bonds or bank accounts. So, what Jesus is saying is this, “Don’t just give from your income, but give out of your savings account. Consider downsizing your home and give away lots of that money. Sell off some chickens and goats.” Here is the point: give in such a way that you decrease your net worth. That is radical generosity; that is being rich toward God.

We saw a case study of radical jaw-dropping generosity back in Luke 7, where Jesus was anointed by a prostitute. She used the vial of perfume

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that was essential to her livelihood. She had no hope of attracting men in the sweat-stained, smelly desert climate if she herself didn't smell good. And, in jaw-dropping fashion, she smashed it and anointed her Savior's feet.

Being rich toward God requires us to give up things. To not do things that we otherwise would have done. That means we might be tithing (or giving more than a tithe) and still be greedy because being rich toward God means there is an element of sacrifice in our giving. For instance, maybe we could say, "I eliminated my Starbucks budget so I could give that away. I held a garage sale just so I could have a little extra money to be rich toward God. We cut our grocery bill by \$50 a month so we could give that away."

To be clear, Bradford and I are greedy. We're having hard conversations. Our spirit is willing, but our wallet is wanting. We could justify endlessly, but here is the bottom line: we need to live more sacrificially and that is what we're going to be striving towards in the days to come, and we're glad to move toward being rich toward God with all of you.

**3<sup>rd</sup> Symptom of Greed: Worry.** *"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. For life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to your life? Since you cannot do this very little thing, why do you worry about the rest?'" (Luke 12:22-26)*

Ask yourself, "Do I find myself constantly worrying about my finances?" If so, then the greed light on the dashboard is blinking. Jesus says in verse 24 to consider the ravens; they don't have a storeroom and He takes care of them, and then a little bit later he references the lilies. How much more will He take care of you if He clothes the lilies and feeds the ravens. God loves us more than chickens and sparrows and ravens and crows because we're created in His image—He takes care of them and He will do the same for us. So we can relax.

Some of us wake up at night stressing over money. And you might be facing legitimately difficult times—foreclosure, eviction, you might be losing your job and you have no idea how you or your family are going to make it. Jesus says, "Relax. I take care of the ravens and I clothe the lilies, how much more you."

**4<sup>th</sup> Symptom of Greed: You over-work:** *"And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them" (Luke 12:29-30).* When we can't leave the office because we are a slave to our

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work, then greed might be a problem. In our mind, our earthly boss provides what we need, not our Heavenly Father, so we are his slave. We can't leave. We don't take a day off to rest. Our family gets slighted. When we're home, we're physically home but not mentally or spiritually home. We're stressed about work because we have to run after "such things." This is a good sign that the red blinking greed light on the dashboard of our lives is on.

Now, the remedy. What do we do about this money addiction called greed that we all suffer from. Jesus gives us four remedies to address the four symptoms.

**(1) Seek first His Kingdom this week:** *"But seek his kingdom, and these things will be given to you as well"* (Luke 12:31). So the first piece of advice Jesus gives us is exceedingly practical. Get going; start now. Seek first the kingdom right now and you'll get the rest. Get caught up in kingdom work and all the other things you were looking for will naturally follow.

One of our good friends put it this way. She said, "We have some friends who have faith, I think, but they just don't have a need for their faith. It sits on a shelf. They can control their life and their life is so comfortable. So their faith just sits on a shelf and is, well, stagnant." So do you know what she did? She challenged this couple to adopt. And she walked them through adoption. "You can do it. Here is why the two of you would be great adoptive parents. In fact, here is a child that I just happen to know who needs to be rescued." You don't know if the bungee cord will hold until you jump. Seek first the kingdom. Get started in some small or big way towards a radical, sacrificial life with your time, your talent, and your money.

**(2) Realize what you have been given: the kingdom.** *"Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor"* (Luke 12:32-33). Now what if these verses were reversed. Sell your possessions and give to the poor. If you do this, then you'll be my flock and I'll give you the kingdom. NO. It is the other way around. Little flock, your Daddy has been pleased to give you the kingdom. You're an heir. You're a child. You're royalty. It is all yours. Streams, rivers, money, cities, beach condos, fine wine, trips to see the Great Wall, front row seats at the Chargers games – it will all be yours one day. The whole kingdom is yours. So, what that means, I think, is that once we get our minds around this, we can live a little more sacrificially here. We'll have that Martin guitar one day, so we can do without it here. We'll sip wine at the top of the Eiffel Tower, so we can forego it now. Our Daddy has given us the kingdom. We didn't earn it; the kingdom came to us by grace, as a gift. And once we see how generous our Father is, then we can live with radical and sacrificial generosity.

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**(3) Be part of a radically generous community.** When we were talking to our friend who pushed her friend off the cliff of adoption, we all said, “Well, they better entrench themselves into a community of grace.” This was before I had even read this text. But think about it. God says, “*Little flock... your Father.*” A flock of sheep exists together with a shepherd. Children are together in a family. And family looks after family.

Think of the early church in Acts 2. They shared all their possessions. They gave radically to anyone in need so that there was no poor among them. The reason they could give so radically is because they knew going into it that if they gave radically and sacrificially then someone in their family would have their back. What kind of light could we shine to the watching world in our city if we really lived this way? I’m so proud of the way I have seen you caring for one another. Jesus, make this kind of radically generous community a reality here at Harbor Mid-City.

**(4) Treasure Jesus.** “*For where your treasure is, there your heart will be also*” (Luke 12:34). This is really the solution to greed: treasure Jesus. Your money flows like a river running downhill to that which you treasure. Think about it. If you love music, you spend lots of money on iTunes. Your iPod is loaded with songs you have purchased. That wasn’t hard for you to do. If you love reading, it isn’t hard to buy books. Your shelves and Kindle are loaded. Genesis 29 says, “*Jacob worked for 7 years to get Rachel, but they seemed like only a few days to him because of his love for her.*” Your money flows naturally to that which you treasure.

And here is the gospel. Hear this: Jesus Christ treasures you. Deuteronomy 14:2 says, “*The Lord has chosen you to be his treasured possession.*” He treasured you so much that He gave radically and sacrificially. He dipped into his net worth and didn’t just give some of His possessions, but He gave it all. On the cross, Jesus Christ held nothing back, not even His life. He treasured you that much. And when that gets a hold of you, when that catches fire in your heart, then you will just naturally begin to treasure the One who treasures you. And as you treasure Him, your money and talent and time will just start naturally flowing His way in radical, eye-popping proportions.

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**Memory Verses**

*“Do not be afraid,  
little flock, for your  
Father has been  
pleased to give you  
the kingdom. Sell  
your possessions  
and give to the  
poor. Provide purses  
for yourselves that  
will not wear out, a  
treasure in heaven  
that will not be  
exhausted, where  
no thief comes near  
and no moth  
destroys. For where  
your treasure is,  
there your heart will  
be also.  
-Luke 12:32-34*

## Individual Study and Group Discussion

### Opening Questions

Based upon the reading, what did you find most helpful? Was anything confusing? What was most challenging?

### Study and Discussion Questions

1. Take turns greeting each other in your group in the AA style: “Hello, my name is \_\_\_\_\_, and I am greedy.” How do you feel about admitting to greed in your life?
2. Which of the symptoms of greed in this lesson apply to you? Do you agree that they are symptoms of greed?
3. What does it mean to “Be on your guard against all kinds of greed?” (Luke 12:15)
4. How could you use the remedies for greed in this lesson to help you “be on your guard”?
5. What does it mean to be “rich toward God”? (Luke 12:21) Do you have an example to share from your life or from someone you know?