

## MONEY TALKS

### "HEARSES AND HITCHES: THE MYTH OF MORE"

LUKE 12:13-21

#### **This Week's Core Competency**

**Peace** – I am free from anxiety because things are right between God, others, and me.

Jamie and I moved to Spain in 2008. It was an interesting and disconcerting experience to sell most of our possessions in the States, and pack up a few boxes to ship to Madrid. Nonetheless we moved to Spain ready for what the Lord had before us.

Upon arriving in Spain and beginning to search for a place to live, we soon realized that it would not be as easy as we thought. Most houses were either too small or outside of our price range. After having combed the market, we decided to look at houses above our price range, and prayed that God would give us favor with the owner and allow us to somehow negotiate the price lower.

We soon came across a beautiful home that was enormous; it was more than we needed. As we discussed, however, our prayer to the Lord was, "God, this is more than we need, and maintenance will be more than we can afford, but if you will provide for us, we will open our home and be a blessing to anyone you bring our way." God answered this prayer with a resounding "yes!" The owner of the house dropped the price of the rent, and soon we were living in a massive empty house.

In the five years that we lived in that house, however, we saw how that house was not ours, but God's. During that time, we hosted friends of friends, professors from the seminary, pastors who preached at our church, mission teams and a myriad of dinners and get togethers. Jamie prepared a Thanksgiving dinner in our house for

80 people three years in a row! In 2012 we hosted guests 183 days of the year. On one particular week, 21 people were staying wherever they could lay their head in our home. All of our guests were blessed by the resources that the Lord had entrusted to us for a time.

The lesson was quite clear: All that we possess is the Lord's, we are simply stewards for a time, and peace is found in recognizing that fact. The greatest peace of mind comes when we use what the Lord has given to be a blessing to others.

How would you rate your ability to "let go" of your things? In our increasingly materialistic culture, we accumulate "stuff" with an ease and speed that often doesn't give us time to think through our acquisition. These things are often for our enjoyment, and there is little thought of God or the fact that we are spending his resources.

My 4-year-old twins will often fight over their toys, and from an early age they have learned to say, "Mine!!" I have begun to respond, when I hear them say this, "No, they are not yours, they are mine. I am simply sharing them with you." It's surprising how their attitude changes. They then ask me if they can keep playing with the toy, to which I reply, "Of course, but you need to share, just like I am sharing with you."

I wonder how we would be able to meet the needs of those around us if we kept the same perspective about all we own. None of it is ours, but God in his love and grace is sharing it with us, and so we share with those around us.

---

# day 1

## ENCOUNTER – read God’s word to put yourself in touch with him.

### Luke 12:13-21

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

14 Jesus replied, "Man, who appointed me a judge or an arbiter between you?" 15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

16 And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. 17 He thought to himself, 'What shall I do? I have no place to store my crops.'"

18 "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. 19 And I'll say to myself, "You

have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.'"

20 "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?'

21 "This is how it will be with whoever stores up things for themselves but is not rich toward God."

Put what Jesus is talking about in your own words.

What does he say about what he's talking about?

## EXAMINE – what the passage says before you decide what it means.

- \* Underline the two command verbs in v. 15.
- \* Circle "greed" in v. 15.
- \* Bracket "abundance of possessions" in v. 15.

- \* Box "but" indicating *contrast* in v. 20.
- \* Bracket what the man said to himself in vv. 19, 20.
- \* Bracket what God said in v. 20.

---

day **2**

**EXPLORE** – the answer to these questions to better understand what the passage means.

Consult the explanation of the message and the notes to follow if you need help.

1. How would you define greed?
2. Verse 15 mentions all kinds of greed. List different kinds of greed.
3. Why did Jesus ask the question in verse 14? What does that have to do with the passage?
4. What was it about the rich man that made him a fool?
5. What could the rich man have done/thought that would have made him wise instead of foolish?
6. Is this parable condemning being rich? Explain your answer.
7. What is the application for us from this parable?
8. **Discussion:** Talk about how can we be rich towards God?

---

## day **3** **EXAMINE** – an explanation of the message to better understand the meaning of the passage.

If you could push a button that would give you ten million dollars, or forego pushing the button and trust in the Lord, which would you choose? Most of us believe the notion that if we had more money we would enjoy life more, or that money would be able to solve our problems. It is a popular belief that more "stuff" equals more happiness. What do you believe?

The passage in this issue of *The Scrolls* gives us the opportunity to check our heart, and to ask the questions: "Is our greatest possession our relationship with Christ?" or "Is there an insatiable, albeit silent, desire to obtain more material possessions, and earthly riches?"

Luke 12:13-21 opens with a unique situation. A young man came to Jesus to request that he settle a dispute he had with his brother. Apparently, the father of two young men had died, and one of the sons of this man was hoarding all of the inheritance. When the other son came to Jesus, he was hoping Jesus would act as a judge in this situation. This was culturally acceptable, and we see in Israel's history how Deborah (Judges 4), Solomon (1 Kings 3:16-28) and others acted as judges and solved dilemmas for the people. His demand of Jesus to "tell my brother to divide the inheritance with me" was an appropriate request to make of a judge, but it was inappropriate to make this request of Christ, hence Jesus' response. Jesus responds to the young man, saying, "Man, who appointed me a judge or an arbiter between you?" He was not saying he did not have the authority to be judge; rather, he was saying my purpose is not to resolve your matters. Tom Constable explains: "By asking this question, Jesus forced the man to consider who Jesus was. This was the fundamental issue for this man. He had appealed to Jesus as a judge. Jesus asked if he realized what He was doing. Really God had appointed Jesus as this man's judge as well as everyone else's judge. Hopefully the man faced the question of Jesus' authority over him..." (Tom Constable, *Tom Constable's Expository Notes on the Bible*, Galaxie Software, 2003, Lk 12:14).

Furthermore, Jesus wanted to highlight that there was a greater issue than the one this man was concerned about: his greed. "This passage explains Jesus' teaching to guard against all kinds

of greed . . . Jesus' point was that life does not consist in having many possessions. The disciples needed to learn the lesson that life is more important than material things" (John A. Martin, "Luke," in *The Bible Knowledge Commentary: New Testament*, 238). Indeed, Jesus' statement highlights the true need of all people to leave aside amassing personal possessions, and instead focus on a relationship with God. Jim Elliot, the martyred missionary to the Amazon, penned it this way: "He is no fool who gives up what he cannot keep to gain what he cannot lose."

As Jesus often did, he followed his teaching with an illustration or a parable. Many translations have titled this, "The parable of the rich fool." This is a particularly ironic title, given that the man was very successful by worldly standards. This man was a shrewd businessman. In fact, he was so successful that he didn't know what to do with his wealth. We get a glimpse of his dilemma: "What shall I do? I have no place to store my [excess] crops" (Luke 12:17). His solution is to tear down his current storage and build larger storage facilities for his possessions, in order that he would enjoy his wealth for the duration of his life.

Verse 20 draws a contrast via the word "but" between the man's thinking and God's thinking. (This contrast clues us in to the lesson of the parable.) God declares to this man that he has been foolish in his thinking, and that night God demands his life. A final question is asked of this man: "Now, who will get what you have prepared for yourself?" (Luke 12:20b). The passage ends by making clear the point of the parable; namely, "We need to prioritize our relationship with God over storing up earthly riches."

"In the Old Testament, a fool is essentially someone who disbelieves or disregards God (e.g., Ps. 14:1; cf. Luke 11:40). That is precisely what this man had done regarding the meaning of life" (Constable, Luke 12:20). He had disregarded the fact that all his possessions are ultimately the Lord's. What he should have asked was, "I can't take anything with me when I die; therefore, God, how should I use what You have given me for Your glory?"

Saving is not wrong, nor is wealth. Both of these are amoral, which is to say that they are

---

neither right or wrong. However, if saving turns into hoarding, or if wealth becomes an idol, the line has been crossed. This rich man became a fool because his primary desire was for his wealth, and he lived in a self-centered way instead of being "rich towards God." "Richness towards God means responding to life and blessing in a way that he desires, in a way that honors him - through service and compassion (Eph. 4:28)" (Darrell Bock, "Luke," *NIV Application Commentary*, 344-45).

I heard an exceptional quote from Tim Keller

that I have shared with our students on a number of occasions: "God does not ask us to love him because he is an egomaniac, nor because He is in need of our love. Instead, He invites us into a relationship with Him because anything else that we pursue [including money] apart from God will leave us brokenhearted and devastated."

The greatest possession that we could ever have is within our grasp and it does not have a dollar value, yet it will satisfy.

## day **4** **EMBRACE** – how God spoke to you in his word.

### *The Message of the Passage*

*Set your heart on pursuing a deeper relationship with God,  
and wisely administer all God gives you, instead of  
attaining greater wealth for yourself.*

Our desire is to not be merely hearers of the word, but doers of the word as James teaches in James 1:22. Reflect on 3 *living questions* to apply what you have learned this week.

• **Journal your answers to the following *living questions*:**

–How is God making himself known to you?

–How does God want to change you?

–How is God calling you to change your world?

**Greed** Greed is the desire to have more, to get one's hands on whatever one can, to acquire without reference to one's own specific needs or the situation of others. The basis for the warning against greed is the assertion that life is not to be found in possessions. (John Nolland, *Luke 9:21-18:34*, vol. 35B, *Word Biblical Commentary*, 685.)

**"all kinds of greed"** This is in no way an exhaustive list, but a helpful summary from Chad Hovind's book *Godonomics*: There are types of greed that we readily observe in our day to day. Hoarding, Overspending, Comparison and Entitlement. 1) Greed in the life of a hoarder leads him to believe that he can't be generous with his money until he has set aside enough money to ensure a comfortable retirement. 2) The overspender confuses needs with wants and, as a result, spends more than her income allows, thus leading to debt. 3) Comparison drives you to spend and keep on spending as a way to show that you are equal to a neighbor, friend, coworker, or relative. 4) An entitled person believes a lie: "I don't have the money for it, so somebody else ought to buy it for me" (Chad Hovind, *Godonomics: How to Save Our Country-and Protect Your Wallet-Through Biblical Principles of Finance*, 115-116).

**Abundance** The concept of abundance that is introduced here is better thought of as excess. Furthermore, in this case it is excess that is kept selfishly. "Greed is wrong because it exalts possessions to a place of importance that is greater than the place they occupy. Quality of life is not proportionate to one's possessions" (Constable, Lk 12:15).

**Fool** Proverbs 1:7 states that the fear of the Lord is the beginning of wisdom, but fools despise wisdom and learning. If wisdom begins in the fear of the Lord, foolishness is to disregard God. Furthermore, Nolland makes the following statement, "Wherein lies his folly? Different answers are given: the failure to recognize the fleeting nature of life (cf. Ps 39:5-8, 13; 90:12); the failure to prepare for what lies beyond death (v 21 can easily be read in this context, esp. if linked to v 5); the failure to consider God (cf. Jas 4:13-5:6); selfish preoccupation with one's own life and pleasures; etc." (Nolland, 687). Although the reader has limited access to the thoughts and actions of the rich fool, we see enough to understand his foolishness and learn valuable lessons.

**"this very night . . ."** While this might seem extreme, it is important to remember this is a parable. God's response indicates the seriousness of selfish thinking. Jesus chose to weave this into the parable to demonstrate that the rich man's thinking was truly sinful. Furthermore, it provides an important contrast between the abundance he thought he would enjoy for a long life, and the swiftness of his end.

**"This is how it will be . . ."** This phrase seems to indicate that riches are a bad thing; however, a careful study of the Greek shows greater nuance. "The verse does not directly criticize the accumulation of wealth (though elsewhere Luke is insistent upon its dangers) but is content to emphasize the need to be rich in a Godward direction" (Nolland, 687). The point of the parable is not to avoid wealth as much as it is to be "rich towards God." When one is rich towards God, one can also store up riches; however, the person then considers how they might steward these riches to glorify God.

### Family Talk

Encouragement from one parent's heart to another

In Luke 12:15 Jesus says, "A man's life does not consist in the abundance of his possessions." Well that's the ultimate mic drop. How many times have you said, "We don't need more stuff to be happy, we need to be happy with our stuff"? I've mentioned we live in a small house in a wonderful neighborhood that we absolutely love. But every once in a while, I hear a tiny voice whispering, "we need more room; we've outgrown this space; we deserve more!" I quickly remind myself that our tiny house is someone else's grand palace. In this day of immediate satisfaction, buy now/pay later mentality, and social media marketing, one of the best teaching moments we have is the opportunity to say "no" to our kids. Those little darlings try to convince us that they are the only third grader without an Apple watch or Nintendo switch. They might wheedle, whine, complain, or even throw down the cute look, but stand firm, parents! A wise friend once said, "We're raising adults, not children." Let's train them how to do without more stuff and instead appreciate and enjoy all the Lord has blessed us with. Let's train them to be wise with money, spending, giving, and saving to God's glory. Let's train them their worth is not in the clothes they wear or latest game system, but in Jesus Christ alone. I'm praying you and your kids fully realize you are special because you're are a child of God.

#### What Does The Bible Say

Weekly Verse: Read Lk 12:13-21.

1. What did the person in the crowd ask Jesus to do? What did Jesus do instead?
2. Why did the man want to build bigger barns?
3. What did God say would happen to the man?

#### What Do You Think

What do you think mattered most to the man in Jesus' story? How can you tell?

#### What R U Going To Do

Do you have more toys than you can play with? Go through your room and donate gently used toys to Mission Arlington or 6 Stones this week.

#### Core Comp

Peace - I live without worry because things are good between God, myself, and others.

#### Memory Verse

Matthew 6:21- *"For where your treasure is, there your heart will be also."*

### KIDPIX COUPON

I memorized my verse \_\_\_\_\_, completed *Scrolls* \_\_\_\_\_, brought Bible \_\_\_\_\_, brought a friend \_\_\_\_\_.

Series Discipleship Challenge located in KidPix Store.

Child's name \_\_\_\_\_ Grade \_\_\_\_ Parent's signature \_\_\_\_\_

Earn 1 token by completing the PantegoKids Bible study and another token by reciting the memory verse.

Questions: Kids@pantego.org

# 30 CORE COMPETENCIES

## 10 CORE BELIEFS

### **Trinity** *2 Corinthians 13:14*

I believe the God of the Bible is the only true God - Father, Son, and Holy Spirit.

### **Salvation By Grace** *Ephesians 2:8-9*

I believe a person comes into a right relationship with God by His grace, through faith in Jesus Christ.

### **Authority of the Bible** *2 Timothy 3:16-17*

I believe the Bible is the Word of God and has the right to command my belief and action.

### **Personal God** *Psalms 121:1-2*

I believe God is involved in and cares about my daily life.

### **Identity in Christ** *John 1:12*

I believe I am significant because of my position as a child of God.

### **Church** *Ephesians 4:15-16*

I believe the church is God's primary way to accomplish His purposes on earth today.

### **Humanity** *John 3:16*

I believe all people are loved by God and need Jesus Christ as their Savior.

### **Compassion** *Psalms 82:3-4*

I believe God calls all Christians to show compassion to those in need.

### **Eternity** *John 14:1-4*

I believe there is a heaven and a hell and that Jesus Christ is returning to judge the earth and to establish His eternal kingdom.

### **Stewardship** *1 Timothy 6:17-19*

I believe that everything I am or own belongs to God.

## 10 CORE PRACTICES

### **Worship** *Psalms 95:1-7*

I worship God for who He is and what He has done for me.

### **Prayer** *Psalms 66:16-20*

I pray to God to know Him, to lay my request before Him and to find direction for my daily life.

### **Bible Study** *Hebrews 4:12*

I read the Bible to know God, the truth, and to find direction for my daily life.

### **Single-mindedness** *Matthew 6:33*

I focus on God and His priorities for my life.

### **Spiritual Gifts** *Romans 12:4-6*

I know and use my spiritual gifts to accomplish God's purposes.

### **Biblical Community** *Acts 2:44-47*

I fellowship with other Christians to accomplish God's purposes in my life, others' lives, and in the world.

### **Giving Away My Time** *Colossians 3:17*

I give away my time to fulfill God's purposes.

### **Giving Away My Money**

*2 Corinthians 8:7*

I give away my money to fulfill God's purposes.

### **Giving Away My Faith** *Ephesians*

*6:19-20*

I give away my faith to fulfill God's purposes.

### **Giving Away My Life** *Romans 12:1*

I give away my life to fulfill God's purposes.

## 10 CORE VIRTUES

### **Joy** *John 15:11*

I have inner contentment and purpose in spite of my circumstances.

### **Peace** *Philippians 4:6-7*

I am free from anxiety because things are right between God, myself, and others.

### **Faithfulness** *Proverbs 3:3-4*

I have established a good name with God and with others based on my long-term loyalty to those relationships.

### **Self-Control** *Titus 2:11-13*

I have the power, through Christ, to control myself.

### **Humility** *Philippians 2:3, 4*

I choose to esteem others above myself.

### **Love** *1 John 4:10-12*

I sacrificially and unconditionally love and forgive others.

### **Patience** *Proverbs 14:29*

I take a long time to overheat and endure patiently under the unavoidable pressures of life.

### **Kindness/Goodness** *1 Thess. 5:15*

I choose to do the right things in my relationships with others.

### **Gentleness** *Philippians 4:5*

I am thoughtful, considerate and calm in dealing with others.

### **Hope** *Hebrews 6:19-20*

I can cope with the hardships of life and with death because of the hope I have in Jesus Christ.

## About the Authors

**Tom Bulick** (M.A. in Educational Leadership, Eastern Michigan University, Th.M. in Old Testament, and Ph.D. in Bible Exposition, Dallas Theological Seminary). For more than forty years, Tom has served as pastor, faculty member, and administrator. Tom was Vice President for Student Life and Associate Professor of Religious Studies at Trinity Western University (Vancouver, B.C.) for twelve years before accepting the position of Spiritual Formation Pastor at Pantego Bible Church in 1998. He and his wife Ruth have one son, Zach.

**Stephanie Thomas** (B.B.A. University of Texas at Arlington). Stephanie is married to James, and they have four children: Elijah, Levi, Ella, and Simon. She and James are Shepherds of the Bailey Community Group. She has attended Pantego Bible Church for more than twenty years and has been on staff for more than five years.

**Manny Fernandez, Jr.** (Th.M. Dallas Theological Seminary) guest author.



8001 Anderson Blvd.  
Ft. Worth, TX 76120  
1-866-PANTEGO  
Fax 817-275-6403  
www.pantego.org

The mission of THE SCROLLS is to help you Belong, Become, and go Beyond as follower of Jesus Christ through your own active reading of the Bible. Send any questions or comments you may have about this lesson to Tom Bulick. His e-mail address is [tbulick@pantego.org](mailto:tbulick@pantego.org).