

X MARKS THE SPOT

"TAKING CARE OF BUSINESS"

LUKE 12:16-21

This Week's Core Competency

Giving Away My Money – I give away my money to fulfill God's purposes. 2 Corinthians 8:7 *But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.*

"Giving Away My Money" by itself is a mostly accurate albeit somewhat lacking way to refer to Christian stewardship. It's wanting in that it neglects an important facet of the concept. Wise stewardship isn't simply a matter of giving money away; it's a matter of putting money to work with a view to a heavenly return on an earthly investment. Wise stewardship involves doing something that matters to God with money; it involves using money in a way that pleases him. The Core Competency's creed makes up for what's missing by adding the purpose statement "to fulfill God's purposes." Besides, stewardship involves more than cold hard cash. It involves "everything I am or own," as its creed states: "I believe everything I am or own belongs to God." Therefore, wise stewardship involves doing something that matters to God with everything I am or own; it involves using everything I am or own in a way that pleases him.

Seeing stewardship as investing can help. Giving money away is one thing; investing it is another.

***He who has God and everything has
no more than he who has God alone.***

- C. S. Lewis

Giving money away often leaves nothing lasting to show for it; investing money wisely always leaves something lasting to show for it. The difference between the two is reflected in the adage, "Give a man a fish and he eats for a day; teach a man to fish and he eats for a lifetime." Give a man a fish and once he eats it, it's gone forever; teach a man to fish, and once he learns how, he can feed himself forever. Which would you rather do, give fish away or teach others to fish? You might do both, but you'd probably rather teach fishing. In fact, if you had your way, you'd probably rather teach others to teach fishing because investing yields lasting returns!

Most everyone has investments of one kind or another: a simple savings account, a home, an IRA, a 401k, etc. And most people add to their investments from time to time. For example, Bill has a 401k. He contributes to it through payroll deductions that are matched by his employer. He has built a portfolio of investments in mutual funds, bond funds, and cash. He knows how many shares of each fund he has, and he keeps a close eye on market fluctuations in their value. He hasn't given his money away; it isn't gone. He's invested his money and has something valuable to show for it.

What if Bill saw the Core Competencies of Stewardship and Giving Away My Money as investing? He might open another portfolio, a strategic ministry portfolio, to which he might make regular contributions. Given the analogy, he might choose to diversify this portfolio by "purchasing shares" in the ministry of his church, in "high quality" missionaries or mission agencies,

cont. pg. 2

and in "AAA rated" compassion ministries. He might even keep track of how many shares of each he "owned" with a view to calculating the "capital gains" on his investments—which, of course, would only be fully revealed in eternity. The point is simple enough: lay up treasure in heaven by investing not only for yourself but also for God.

Jesus told a parable to teach that "a man's life does not consist in the abundance of his possessions" (Lk 12:15). Given the analogy, let's call it "The Parable of the Foolish Retiree."

"The business of a certain well to do entrepreneur took off and returned huge profits for its owner. The fellow thought to himself, 'What should I do? I have no idea where to put all the money I've made.'

"Then he said, 'This is what I'm going to do. It's time to retire. I'll sell the business and take all that money and invest it. With the help of a financial advisor, I'm sure I can put together a portfolio that will pay me a guaranteed return for the rest of my life. Then I'll sit back and relax knowing that I'm financially secure. I'm going to get out of the rat race, travel, play golf, spend time with my wife and the grandkids.'

"But God said to him, 'You fool! Tonight you die. What's going to happen to all your money tomorrow?'

"This is how it will be with anyone who invests only for himself and not at all for God." (personal paraphrase).

For Discussion

Ed wants to have treasures in heaven; he also wants to pay his bills on earth. He wants the former because Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal." (Mt 6:19, 20). He wants the latter because he's not in heaven yet. Here's the problem. He doesn't know how to do what Jesus said, and Jesus didn't say how to do it—at least not in Matthew 6. So he asked you.

day 1 ENCOUNTER – read God's word to put yourself in touch with him.

Luke 12:13-15

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; a man's life does not consist in the abundance of his possessions."

Luke 12:16-21

16 And he told them this parable: "The ground of a certain rich man produced a good crop. 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 all my grain and my goods. 19 And I'll say to myself, "You have plenty of good things 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 anyone who stores up things for himself but is not rich toward God." (NIV(c)1984)

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

- * Circle "tell" in v. 13.
- * Underline the rhetorical question in v. 14.
- * Highlight vv. 15, 21.
- * Circle "parable" in v. 16.
- * Underline "rich man" in v. 16.

- * Circle "I" and "my" in vv. 17-19.
- * Bracket v. 19.
- * Box "but" indicating contrast in v. 20.
- * Circle "will be demanded" in v. 20.
- * Bracket "rich toward God" in v. 21.

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. What prompted Jesus to tell the parable recorded in Luke 12:16-21?
2. Which brother was greedy?
3. Rabbis were expected to help settle such disputes. Why do you think Jesus refused to get involved?
4. Put the point of Jesus' rhetorical question in verse 14 in a simple declarative sentence.
5. Put the meaning of "a man's life does not consist in the abundance of his possessions" in your own words.
6. To what extent do you identify with the rich man? Explain.
7. The rich man uses "I" and "my" eight times in two verses. What do you infer from that?
8. What does the little word "very" contribute to the sense of verse 20?
9. State the implied answer to and the point of God's rhetorical question in verse 20.
10. **Discussion:** Talk about the influence of contemporary attitudes toward money and possessions on you.

day 3

EXAMINE – an explanation of the message to better understand the meaning of the passage.

Jesus told a parable, only found in Luke 12, to warn against all kinds of greed and to teach that "a man's life does not consist in the abundance of his possessions" (v. 15). The point of The Parable of The Rich Fool is impossible to miss. Jesus makes it clear at the end. Foolish is anyone who stores up things for himself but is not rich toward God (v. 21). The entire chapter, which can be divided into eleven brief units, contains important lessons on discipleship (Craig A. Evans, *Luke*, NIBC, 193).

The parable belongs to Jesus' roundabout reply to a request from an unnamed man in the crowd who said, "Teacher, tell my brother to divide the inheritance with me" (v. 13). Obviously, the two were quarrelling over their father's estate, but we are not told why. The only thing we know for sure is that both of them were greedy for a greater share of the proceeds than the other thought fair. Looking for an authority figure to use as leverage, one brother asked Rabbi Jesus to resolve the dispute by commanding the other to rightly divide the inheritance. Instead of addressing their dispute, Jesus addressed their bigger problem—greed. "Watch out," he warned them, "Be on your guard against all kinds of greed." Then he told the parable.

In a nutshell, the parable goes like this. An already rich man's ground yielded a bumper crop. He did his part preparing the soil, planting the seed, and reaping the harvest. His ground did its part and surprised him by producing more grain than expected. Victimized by his own success, he had to decide what to do with his windfall. So far so good. After giving it much thought, he decided it was time to retire so he tore down his old barns, built larger ones, and filled them to overflowing.

Convinced he was set for life, he said to himself, "Take life easy; eat, drink and be merry." He thought the time had come for him to enjoy the fruit of a lifetime of labor. He thought he couldn't outlive his money, and tragically, he was right. The value of his assets plummeted the moment he heard God say, "This very night your life will be demanded from you." Put differently, "Tonight you die; no time left to enjoy your wealth." Possessions have no value to one no longer around to possess them. As the Teacher of Ecclesiastes testifies, "I have seen another evil under the sun, and it weighs heavily on men: God gives a man wealth, possessions and honor, so that he lacks nothing his heart desires, but God does not enable him to enjoy them, and a stranger enjoys them instead. This is meaningless, a grievous evil" (6:1, 2).

The man in Jesus parable wasn't called a fool because he was rich. He was called a fool because of the way he chose to use his riches. One writer counsels, "Note that Jesus is not condemning wealth as such, but its use. How do we use what God has given us? Do we seek to pile up treasure for ourselves? Is generosity our habit? Or does compassion take a back seat to our personal desires . . . The rich fool's error was his desire to provide only for himself. Jesus does not condemn the use of our resources for the benefit of family and for others. While we need not always provide the 'best' or most expensive item, we should not ignore making wise and responsible provisions for our children. The fundamental test for the use of resources is whether they become tools of service that benefit others and enable them to be in a position to serve God better" (Darrell L. Bock, *The NIV Application Commentary: Luke*, 345).

The Message of the Passage

*Foolish is the one who stores up things for himself
but is not rich toward God.*

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

Our desire is to not be merely hearers of the word, but doers of the word as James suggests in James 1:22. Try some of the challenges below to apply what you have learned this week.

- **Journal your thoughts on the passage:**

–Write about what God wants you to know . . .

–Write about how God wants you to feel . . .

–Write about what God wants you to do . . .

“Taking Care of Business”

(Use the space below for Sunday’s message notes)

notes STUDY – the commentaries to answer the questions.

- v. 13 **tell** The Gk. verb [*lego*] sometimes connotes a command. "Why do you call me, 'Lord, Lord,' and do not do what I tell you?" (Lk 6:46). "Jesus is being treated like a rabbi here, since he is asked to become an arbiter on this family squabble—except that the request is not really to arbitrate, but to be an advocate for the petitioner against his brother. This may well be a clue to why Jesus responds as he does. He refuses to be drawn into choosing sides, preferring instead to raise a question about greed, which can cut through relationships especially family relationships, like a dagger" (Bock, 344).
- v. 13 **inheritance** A father's property went to his sons, the first-born receiving a double portion. For example, of five sons the first-born received two sixths of the father's estate; the other sons each received one sixth. The first-born then had to provide not only for his mother but also any sisters until they were married (see Dt 21:15-17; Nu 27:1-11; 36:7-9; cf. Talmud, *B. Bat.* 8:1-9:10).
- v. 14 **Man** Jesus replies sharply; his tone is harsh.
- v. 14 **you** The Greek pronoun is plural—"you two"—suggesting that both brothers were in the crowd. "The attitude and request of the man showed his character clearly. So the Saviour warns him and his brother (both being covetous—the one through refusing to divide the inheritance and the other through his feverish and selfish eagerness to have it divided), and also the whole multitude, against covetousness" (Norvel Geldenhuys, *Commentary on the Gospel of Luke*, NICNT, 355).
- v. 15 **them** Probably the crowd including the disciples and not just the two brothers. "Jesus now uses the avarice of the crowd to introduce teaching for the disciples on trust in God and freedom from greed for material possessions (12:22-34)" (I. Howard Marshall, *The Gospel of Luke*, NIGTC, 521). "The disciples also must learn not to be diverted from their commitment to Jesus by greed for wealth and material possessions, a theme that is important to the evangelist Luke" (Evans, 196).
- v. 16 **parable** The basic meaning of parable is *comparison*. Parables usually illustrate an abstract idea like stewardship, faithfulness, fruitfulness, etc., from common, everyday experiences and observations.
- v. 16 **rich man** It seems the man was already rich before his land produced a bumper crop.
- v. 18 **my** "He considered that he had the full command over his life and over all his possessions and thus spoke about 'my barns, my fruits, my goods, and my soul' (verses 18, 19). He did not regard his possessions as thing *lent* to him by God's grace and to be used by him in the service of the Lord (for instance, in helping the needy). On the contrary, he considered that everything belonged exclusively to *him*, and that he had the full monopoly of it to use it for his own pleasure and enjoyments" (Geldenhuys, 355).
- v. 19 **say** "Then I will say to myself, Lucky man! You have all the good things you need for many years. Take life easy, eat, drink, and enjoy yourself!" (TEV)
- v. 20 **you fool** The word "you" is implied. The expression is harsh and emphatic, "Fool!" The plural form of the same word occurs in Luke 11:40 and is translated "Fools!" in TEV. "Jesus calls the man a 'fool' (v. 20), an Old Testament term that describes someone who either acts without God or acts without wisdom in a self-destructive way (Ps. 14:1; 53:1). His approach to his stumbling on wealth is to become self-centered and therefore self-destructive. He uses his resources in a way that displeases God" (Bock, 344).
- v. 20 **will be demanded** Lit., "They are demanding your soul from you." "The rabbis used 'they' [3rd per. pl.] to avoid saying 'God'" (A. T. Robertson, *Word Pictures in the New Testament*, 2:176). So God or perhaps his angel of death will demand the rich man's life that night.
- v. 20 **who will get** "One should not introduce at this point a concern for children and family, for this is not a real story but a parable. In light of 12:19 the possessions were to be thought of as totally lost (cf. Ps 39:6). Thus like the millionaire's accountant when asked how much his employer left when he died, replied succinctly, 'All'" (Robert H. Stein, *Luke*, NAC, 352).
- v. 21 **stores up** Rather than give away his surplus and thereby lay up treasure in heaven, the rich man selfishly and greedily hoarded his worldly goods, yet in the end, failed to benefit from them.
- v. 21 **rich toward God** The exact meaning of the phrase is obscure. It does not refer to giving to God; instead it probably refers to giving to the poor, which amounts to storing up treasure in heaven (cf. v. 33). The rich man had to decide whether he wanted treasure on earth or treasure in heaven.

Family Time

Family time will help you take a break from your busy schedule and spend time connecting with your family.

Tips for your Family Time: Keep it simple! Be flexible! Do it often! HAVE FUN!!

It's never too early to begin teaching our kids to be good stewards of money. The text this week teaches us to invest in heavenly things rather than be focused on earthly riches. One way to teach your kids the value of giving and saving is to create an envelope system for each family member. Each child gets 3 envelopes. They can put their names on them and decorate them. The envelopes should be marked, "GIVE", "SAVE" and "SPEND". Anytime your child receives money (a birthday or for chores) she can divide her money among the three envelopes. Weekly or monthly your child can use the money in her "GIVE" envelope to further God's kingdom. Another fun way to save money for a specific item or event is to create a "SAVE" container placed somewhere central in the house so that all members can contribute. Decide together what you are saving for (a night at the movies, vacation, etc.) and celebrate when you reach your goal!

Additional financial training resources for your children: www.daveramsey.com

Financial Peace Junior (ages 3-12)

Generation Change: Home edition (teens)

Graduate's Survival Guide (seniors and graduates)

What Does The Bible Say

Weekly Verse: Luke 12:16-21

The Rich Fool

- *What one word was used to describe the man?
- *What problem did having extra crops create for the man?
- *What was the man's solution to his problem?

What Do You Think

- *Why was God upset with the man's solution?
- *What else could the man have done with his extra crops?
- *How can a person be "rich towards God?"

What R U Going To Do

As a family give up soft drinks, Starbucks and other "extra" drinks this week. Donate the money you save to help someone in need.

MEMORY TIME

Post the kid-friendly Core Competency and the Memory Verse throughout the house.

Core Comp

Giving Away My Money - I share my money to help with God's work.

Memory Verse

John 8:32, "Then you will know the truth, and the truth will set you free."

KIDPIX COUPON

I memorized CC ____ and Verse _____. Family completed **Say** ____ **Think** ____ **Do** ____

Child's name _____ Grade ____ Parent's signature _____

Earn tokens by completing the Bible study portion of this page.

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 Psalm 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 Psalm 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 Psalm 95:1-7

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

Prayer Psalm 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

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The mission of THE SCROLLS is to help you develop the beliefs, practices, and virtues of a follower of Jesus Christ called The 30 Core Competencies 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.