

What Life is Not About

Well, so good to see you guys. If you have a bible, turn with me to **Luke 12**. Hope you all had a **decent Thanksgiving** this past week, complete with turkey and stuffing and definitely not cranberry sauce (because what even *is* that stuff?) and everything else. To all of you that stayed put and had a more chill Thanksgiving due to COVID concerns, I hope that was at least *restful* for you, if nothing else. *And* to those of you who *used* COVID as simply an *excuse* to *avoid* your family for Thanksgiving...well played. *Dirty*, but well played. But all in all, I hope Thanksgiving was good on some level for all of you.

But today, we're kicking off a new **three-week series** leading up to Christmas called *Give Like God*. And at the end of the day, it's a series about how we as followers of Jesus are invited into viewing our money and possessions. **And one reason we wanted to do this series is because in America, we have a bit of a cultural problem when it comes to money and possessions**, and that problem often rears its ugly head this time of the year.

The problem is this: an awful lot of us **are very quick to spend large amounts of money we don't have on things we don't need**. It's kind of hard to argue this from a numbers perspective. **The average American household carries \$16,000 in credit card debt. Among millennials (so that's people who are now in their 20s and 30s), 41% (nearly half) of income on average goes towards discretionary costs—things like dining out, nightlife, and personal passions and hobbies. And Americans on the whole spend \$1.2 trillion a year on non-essential items.**¹ In other words, things we don't *need*.

To add to that, let's talk for a moment about **storage facilities**: the space people *pay for to keep* all the stuff we don't *need*. In the U.S., **storage facilities are a 29.5 billion dollar industry**. There are over **60,000 storage facilities** nationwide. Just to put that in perspective, there are more storage facilities in the U.S. than there are Starbucks, McDonald's, Dunkin Donuts, Pizza Huts and Wendy's *combined*. Let that sink in for a moment. That's a *lot* of space for things we don't have any real intention of using on a regular basis.² In these ways and more, **by and large, we have a tendency as a society to spend money we don't have, on things we don't need**.

Now you might be thinking, "okay, agreed—**this stuff is normally a problem**". But we're in the middle of a **pandemic** and *recession* right now. Surely *that* has shaken us out of this

¹ Source [here](#).

² Storage facility status [found here](#).

rampant focus on consumerism and materialism. Surely with so many people losing jobs, and losing income, and not being able to go out as regularly—surely *those* things have cut down on how much unnecessary spending we do.” It seems like that would be the case.

However, **that isn't** really the case. Of course on some level, consumer behavior *has changed* during COVID, but COVID didn't magically make us less materialistic. The things we *spent money on* just *changed* a little. So spending on travel, experiences, and dining out may have dropped, but spending on things like in-home entertainment, online shopping, and home improvement went *through the roof*. As an example, Home Depot just announced they are increasing their payroll by \$1 billion right now because of the dramatic increase in demand for home improvement items.³ We all got locked in our houses for a few months and morphed into little versions of Chip & Joanna Gaines.

There was an **article** back in September from **Bloomberg** with the headline, *Total Holiday Spending Seen Rising this Year Despite COVID-19*.⁴ One publication called this phenomenon “revenge spending,” a term coined back in the 1980s to describe the sudden surge in shopping and demand for consumer goods after a long period of economic difficulty. I would bet that as we head into the holidays, there will be a lot of “revenge spending” going on in America (some of you may have already gotten started just two days ago on Black Friday). A lot of people who are *sad* and *bored* due to the pandemic will turn to anything—including shopping—to make life feel normal again. Or as a buddy of mine put it on Twitter, “I’m gonna Christmas so hard this year.”

So long story short: **materialism isn't just going to go away**. **A lack of income isn't going to starve it out in our lives, because it wasn't actually ever about how much money we had in the first place**. It was always about the desire for *more*. It was always about the gravitation towards more things and new things as a balm for our soul. And that tendency in human beings is alive and well, even in the midst of a worldwide pandemic.

So **in this series**, what I want to do is tackle all of that head-on: why is it that we so *gravitate* towards money, greed, and materialism? And more helpfully, *is there a better way* in regards to how we approach our money and possessions? Through this series, I want us to allow the Scriptures to speak into those topics directly. **If we claim to follow Jesus, how should we think about and use our money differently?**

³ <https://www.reuters.com/article/us-home-depot-results-idUSKBN27X180>

⁴ Read the article [here](#).

You know, **Jesus actually has a surprising amount to say** about money and possessions. He talks about money and possessions more than *any other topic* in the gospels, except for the kingdom of God. To Jesus, how we think about our money and possessions was apparently a very important, pressing issue. I think that's because of what we read in Matthew 6 (Eric covered this passage about a month ago). It says, "**...where your treasure is, there your heart will be also.**" In other words, Jesus says **if we want to see what we care most about as human beings, a good place to start is to see where our money is going.** That will usually tell us a lot about where our "heart" is truly at. So all things considered, this should be a helpful (even if a bit *invasive*) sort of series.

Today, we're going to kick things off with a passage from **Luke 12**, about a guy who had a very similar tendency as us in regards to *his* money and possessions. So take a look with me there, starting in v. 13:

[13] *Someone in the crowd said to him [him being Jesus], "Teacher, tell my brother to **divide the inheritance with me.**"*

So **contextually**, here's what was likely going on. In most Jewish families at the time, a father's inheritance was actually divided *unevenly* among his surviving sons. Usually, the oldest son got a *double* share of the inheritance, and all the other sons got a *single* share. So most likely this guy who comes up to Jesus is one of the *younger* sons, and he wants Jesus to get involved in demanding that his *oldest* brother *divide* the double share with *him*, so that he'll have more money.

Now, that **wasn't necessarily an unusual request** for someone to make, even if it does seem that way to us. First century rabbis (like Jesus was) often *would* get involved in arbitrating and settling family financial disputes like this one. So this guy likely sees *Jesus* as someone who will do just that for him. But Jesus responds in a very unexpected way. Look with me at v. 14:

[14] *But he said to him, "Man, **who made me** a judge or arbitrator over you?"*

In other words, Jesus says, "that actually is **not what I'm here to do**. I have not come to help settle financial disputes among your family." And then Jesus immediately offers a word of *advice* to the man. Look at v. 15:

[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.**”

“Be on your guard against **covetousness.**” Now, **that word** probably feels a bit foreign to you and I. It can be translated “covetousness” or “greed,” or maybe even in our culture today, something like “*materialism.*” Most *literally* translated, it means “the never-satisfied desire for more.” That’s **what Jesus wants his people to be on guard against: the never-satisfied desire for more money and more stuff.** That, in Jesus’ mind, is a very clear and present *danger* to our discipleship to him.

Now here’s **what I find interesting** about Jesus’ response. He **doesn’t make clear** whether this is a warning intended for the *older* brother with the *double* share of the inheritance, or whether it’s a warning for the *younger* brother who asks Jesus to *force* his brother to *share* the inheritance. Do you see that? He doesn’t pinpoint *who* in this scenario needs to *hear* his advice. So which is it—is the *older* brother guilty of covetousness? Or is the *younger* brother guilty of it? Yes. I think the implication is that they might *both* be driven by it.

And this brings up an absolutely **crucial point** to be made: **greed is not a rich person issue or a poor person issue—it’s an everybody issue.** When you and I think about greed, we tend to envision the Wall Street executive, the CEO, the lawyers, the social elites. *Jeff Bezos*, CEO of Amazon is greedy. *I’m* not greedy. I couldn’t possibly be. I don’t have enough *money* to be greedy. The greedy people, in our minds, are always those with at least a little more money than we have. But that’s exactly how we fall into the trap. It’s the same trap this man who approaches Jesus falls into: he assumes that because his brother has more money, *his brother* is the greedy one. But Jesus seems to imply that *all of us*—rich, poor, and everything in between—*all of us* need to be “on our guard” against greed and materialism. Does that make sense?

And then Jesus gives us **the reason for** that. The reason we should *all* be on guard is simply because “...*our life does not consist in the abundance of possessions.*” **Jesus, referring to money and possessions, says “this is precisely what life is not about.”** And it’s easy to miss, but **that right there might be one of the most counter-cultural things the bible has to say to 21st century Americans:** that life is *not about* how much stuff we have.

Now you and I probably hear that and go “well yeah—*of course* life is not about how much stuff you have. Who would believe something silly and shallow like that?” We all heartily *agree* with Jesus at a *philosophical* level. But when we get a little more *specific and pointed* about it, I think it becomes quite revealing. *Let me try and show you.* Thought experiment for you: I want you to imagine for a second making the same amount of money you make *right now*, for the *rest of your life*. Whatever you make right now, is just *what you always make*. Next, I want you to imagine *never* living in a bigger or nicer house or apartment than *the one you currently live in*, for the rest of your life. Or maybe a little *more relevant* for some of us in the room: I want you to imagine using the same model iPhone you use right now for the rest of your life. Just diminished battery life and increasing uncoolness from here on out. Now how would you say those scenarios make you feel? Just gut-level reaction. Not great, right?

Now, it’s not *wrong or sinful* to take a raise. It’s not wrong or sinful to move into a bigger or nicer house. It’s not wrong or sinful to get the next iPhone that comes out. But I want you to pay very close attention to the *discomfort* you felt when you imagined *not being able* to do any of those things, even for just a second. Did you *feel* that? Did you feel the disappointment in your soul? **That right there, I would argue, is a good indicator of the degree to which we all believe that “life consists in the abundance of our possessions.”** If we didn’t believe, at least a little, that life consisted in the abundance of our possessions, those things wouldn’t make us uncomfortable or disappointed at all. So that’s it. *That’s* what Jesus is talking about here. So we might not have a problem with what he says at a *philosophical* level. But I think an awful lot of us are very uncomfortable with it at a *practical* level.

Jesus *goes on*, v. 16:

[16] And he told them a parable, saying,

So Jesus is about to launch into a “*parable*,” which if you’re new to the bible, is a story that *illustrates* what he has just *said* about money and possessions. Picking it back up in v. 16:

*“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?’*

So it’s important to know that **in Jesus’ day and age, land and crops equaled money.** If you had land and that land produced crops, that meant you were in good shape

financially. So when it says that this guy's land "produced *plentifully*," you could read that as "he had a good year financially." His stock portfolio took off, he got a killer Christmas bonus, he got an amazing unexpected tax refund—you name it. The point is that somehow, he made out way better this particular year than he thought he would. And the question he asks is "*what should I do with all this extra?*" I've got way more than I need, so what should I do with it?" That's his question. Take a look at **his solution**, v. 18:

*[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.*

He does with *his* extra stuff **what any good American would do** with *theirs*: he puts it in a storage unit. "Surely," he thinks, "God wouldn't want me to have less—he'd want me to have more." So the only way to solve that problem is to build bigger barns to store all my extra up for myself." So that's what he does. And then as a result, v. 19:

*[19] And I will say to my soul, "**Soul**, you have **ample goods laid up for many years**; relax, eat, drink, be merry."*

He's set now. Doesn't have to worry about where next year's paycheck is going to come from. He's squared away. No need to worry about anything at all. **Now, right here we've gotta talk. Because here in America, we've almost turned this mindset into a sport. So many of us view money so similarly to this guy. Take him out of the pages of the bible and is he not just an embodiment of the American dream? I mean isn't this what most all of us want to be able to do? Have a few good years, put some money away, retire early, and then do whatever we want with the rest of our life? At his core, he just wants to become financially independent. This guy in the story looks an awful lot like a lot of us.** And yet, at the same time, here's **what God says about him**—v. 20:

[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."

Here's the issue God takes up with this man in the story: *if tonight your life ends, who will all your stuff belong to?* Certainly not *you*, right? Listen: if there's one thing I've thought about a lot in the midst of this whole Coronavirus ordeal, it's the *fragility* of life. It's that **no matter how young or healthy or fit or careful you are, you could still catch an invisible virus and it could go really bad for you.** The simple fact is this: **none of us know when death will come for us.** And really, that's *always* been true—it's just that

right now a lot of us are more *aware* of it. And for all our advances in modern technology, nobody gets to take anything with them to the grave. **Every bit of it will eventually go to somebody else, or end up in a landfill.**

And so **here's what Jesus is trying to communicate.** He's saying **everybody gives away their money and possessions at some point—it's just a matter of *how* and of *when*.** You can be generous now, *voluntarily*, or you can wait until you die, and then be forced to be "generous." **One way or another, all of your stuff will eventually belong to someone else.** The only thing *you* get to determine is whether you're going to get to participate in the joy of it or not. I realize to many of us that seems like a crude way of putting it, but Jesus is saying that's how the world works.

And *then*, with that point made, **Jesus just ends his story.** No resolution, no change of heart, no pretty bow at the end of the story—just a haunting story and a question: "so which one is it gonna be?" ~~I don't think many people would've liked Jesus' style of story-telling if he was around today. Disney sure wouldn't buy the rights to many of his stories. His stories usually don't leave you all warm and fuzzy afterwards. So~~ **Jesus just leaves us with this story as a way of illustrating that "life does not consist in the abundance of one's possessions."** As a way of showing us that money and possessions are precisely *not* what life is all about.

But here's **why we believe that life *is*** about that: deep down, **I think we are discontent with what we *have*, because we're discontent with who we *are*.** And there is part of us that believes that buying and having more stuff will fix, even if just for a moment, what we currently don't like about ourselves. Or bare minimum, it will give us something like a fresh coat of paint on all the things we don't like about us.

This is why we don't just buy clothes that fit us and keep us warm—we buy certain *brands* of clothing that make other people *see us* a certain way. This is why we don't just all drive beige-colored basic vehicles—we drive Lexuses and Mercedes and Teslas. Well, maybe *we* don't—but *people* do, right? Marketing companies have realized we don't just buy things out of necessity—we buy to obtain a *status*. "Retail therapy" is an expression for a *reason*. I think many of us believe, deep down, that part of us needs to be made new and that more and nicer *possessions* will accomplish that.

And here's the thing—**we are *right* in discerning that we need to be made new—we have correctly identified a problem. But we are *wrong* in thinking that money and possessions will accomplish that. Only Jesus makes us new. Only he can change**

us. Money and possessions, at best, are a cheap, temporary substitute. I think *that's* part of what Jesus wants us to take away from this story.

And how he wants us to *respond* **practically** to this story is this: **that we should “take care, and be on [our] guard against all covetousness.”** That, in the words from the parable, we *wouldn't* “store up treasure for ourselves,” but instead “be rich *towards God*.” So **let's talk** for a bit before we're done. What does it look like, practically, to *be on our guard* against materialism, because life isn't about how much stuff I have? I've got two *methods* for us, that any one of us can put into practice immediately. Two steps of repentance you can take this week. **Method #1** is...

Making and keeping a budget.

When Jesus says to **“be on our guard”** against greed, the language he uses is *vivid*: it means literally to “*keep an eye on*.” The implication is that **if you are not regularly keeping an eye on where your money goes, a lot of it is probably going towards materialism.** And one of the most practical ways to “keep an eye” on your money is via a current, detailed **budget**. So practically speaking, if you don't *have* a budget, I would strongly suggest making one. **Having some sort of system for telling your money where to go and where not to go is the first line of defense against materialism in your life.**

If you don't know where to start with making a budget, **we're gonna offer two things** to help. First, we will post a ready-made budget spreadsheet on our website, on the same page where we post *this teaching* later today. You can download it and start using it to put together a budget. *Secondly*, if you need further help, we are going to offer a **Budgeting Class next Sunday at 12:30p** for anyone who can make it. We'll talk through how to put together a budget and how to do it well. So both of those things are available to you if they're helpful. But whatever you need to do, if you don't currently have a budget, make one.

Now If you wanna be even *more vigilant* in your resistance to materialism, once you *make* your budget, **go over it with somebody in your LifeGroup**. Have them comb through it and point out any places where you might be *overallocating* or *underallocating* money for certain things. In fact, I would suggest *regularly* inviting other followers of Jesus into how you think about and spend your money. If someone in your LifeGroup *asks you* for input on how *they* are spending money, take them up on it. Give them your

honest thoughts, instead of just saying “well it’s your money—you can do whatever you want with it.” If they’re asking you, it’s because they *want your honest thoughts*.

Maybe to you, that sounds super uncomfortable to do. But I’ve found that **there are usually only two reasons** people don’t like talk to others about their spending: either 1) because they pridefully think they don’t *need* any help, or 2) because they are *embarrassed* for others to see how they spend their money. For followers of Jesus, neither of those are good reasons. The gospel tells us that we need wisdom from God and others in *all* aspects of life (especially our money), *and* that whatever shame we have has been dealt with at the cross. So that means we can seek help without fear of being laughed at or looked down on. So invite others into how you think about your money.

But the point is, **one way or another**, formulate a plan to use budgeting and community to “keep an eye on” materialism and greed in your life. And #2...

Giving away 10% of your income as a starting point.

I would encourage **anyone who is a follower of Jesus** to give away 10% of their income, *minimum*. The biblical word for that is *tithing* (“tithe” literally means “tenth”). **Here’s what is abundantly clear** to me from the Scriptures: **you will not find very many patterns of God’s people giving away less than a tenth of their income. In the Old Testament, God’s people really gave more like 30-40% of their income away. And in the New Testament, people are sometimes generous to the point of selling their homes possessions so that they can give more generously. So when you take an honest survey of the bible, 10% is honestly on the far low end of the spectrum when it comes to what God’s people give away.**

So I feel totally comfortable saying that if you’re a follower of Jesus, and you’re not giving away at least 10% of your income, something probably needs to change. **Now I’m well aware of the irony of saying that in the midst of a global pandemic and recession.** So if you’re here and you or your family is in a tough season from a financial standpoint; if somebody lost a job, or your budget just took a huge hit, or something like that—please feel free to pause *this* conversation while you get on your feet financially—I want you to know that’s okay. *And* if that’s you—if you’re in financial need and you’re a part of our church family—please make sure your LifeGroup knows about it, that people in our church know about it—because in any way we can, we want to *help* with that. There may be seasons where 10% just isn’t feasible, and that’s okay.

And for **others of us**, maybe it's **not** necessarily a **tough season** financially—it's just that we've spent a long time *not* being financially generous, and it's going to take some work to break those habits and work towards that type of lifestyle. And that's okay too, so long as you're working *towards* it. **A guy in my LifeGroup that helps people with budgeting often says “even if you can't give away 10% of your income *right now*, it's worth figuring out what a *path* to 10% would look like. Maybe it looks like giving away 1% for a couple months, then working your way up to 2%, and so on.** So if you can't get to 10% right away, that's okay—but what does it look like to move in that *direction*?

Now, practically speaking, if you're a **City Church member**, we ask that you *start* with giving that 10% towards our church family here in Knoxville. Hopefully that is not the *only* way you're being generous, but if you're a member we just ask that you *start* there. We see the local church as being on the frontlines of meeting needs within our church family and out in our city. So we ask that if you're gonna start somewhere with generosity, you start there. We make it super easy to set that up online via *Pushpay*, so that if you want, you can set it up to happen on its own and not even have to think about it.

If you're **not a City Church member**, or if you are and you want to give over and above 10%, pick somewhere. A local church, a local non-profit, a person or family you know is in need, someone in your LifeGroup that needs persistent, ongoing help—maybe some combination of *all* of those. Just find something to give to that doesn't directly benefit you personally. Somewhere that doesn't directly benefit your *own* kingdom, but rather *God's* kingdom. One way or another, give away at least 10% of your income to something outside of yourself or your family.

And remember: **with all of this**, the goal isn't to just check off a box and say “okay, God's happy with me now that I give more money away.” **The goal is to use our habits and our actions in allowing the Holy Spirit to loosen our grip on money and possessions, and set our attention and affections on the kingdom of Jesus.** By refusing to “store up treasures for ourselves,” we are teaching our hearts to instead “store up treasure in heaven.” To care most about the things of God, the things of the kingdom, rather than care most about our own kingdom.

Now as we close, I just want to take you **back to the beginning of the parable** Jesus tells. It says that right after the guy's land in the story “produced plentifully,” he asked *himself* a question. Here was the question:

What shall I do, for I have nowhere to store my crops?

Now I know it's **easy to knock on this guy** in the passage, but that right there is an *excellent* question to ask. He unexpectedly comes into way more than he needs, and his question is *what should I do* with it? The problem for a lot of us is that we don't even stop to *ask* that question. *We have a good year and we think "cool, more for me," and put it right in our bank account. Or we think "cool—new flat screen TV that I really want but definitely don't need—don't mind if I do." "Cool—exotic vacation, here we come."*

But here's **where he went astray**: he asked the question to the wrong *person*. He asked *himself* what he should do with his extra, rather than asking *God* what he should do with his extra. We're going to get into this much more *next* week, but who is it that *gives* us all of our stuff, and especially our extra? *God*. So whose *counsel* should we seek about what to *do* with our extra? *God*. If the *extra you have* comes from God himself, don't you think *he* should get to make the call on where that extra *goes*? If he *gave* it to you, don't you think he should get to tell you what he wants you to *do* with it?

And when you do *that*, you'll find that he often has much bigger and better purposes for your extra than building bigger barns. *That's* where we learn what life is all about, and that's where we start learning how to imitate the generosity of God himself. Let's pray together.