

BE ON YOUR GUARD AGAINST ALL COVETOUSNESS
CAMPBELL BAPTIST CHURCH (06/14/2020)

John Grisham's novel *The Testament* opens with the dying words of a man who will soon be parted from all his money. Here are his last thoughts on earth:

DAY, EVEN THE LAST HOUR NOW. I'M AN OLD MAN, LONELY AND UNLOVED, SICK AND HURTING AND TIRED OF LIVING. I AM READY FOR THE HEREAFTER; IT HAS TO BE BETTER THAN THIS. ... MY ASSETS EXCEED ELEVEN BILLION DOLLARS. I OWN SILVER IN NEVADA AND COPPER IN MONTANA AND COFFEE IN KENYA AND COAL IN ANGOLA AND RUBBER IN MALAYSIA AND NATURAL GAS IN TEXAS AND CRUDE OIL IN INDONESIA AND STEEL IN CHINA. MY COMPANIES OWN COMPANIES. ... MY MONEY IS THE ROOT OF MY MISERY. I HAD THREE FAMILIES—THREE EX-WIVES WHO BORE SEVEN CHILDREN, SIX OF WHOM ARE STILL ALIVE AND DOING ALL THEY CAN TO TORTURE ME. ... I AM ESTRANGED FROM ALL THE WIVES AND ALL THE CHILDREN. THEY'RE GATHERING HERE TODAY BECAUSE I'M DYING AND IT'S TIME TO DIVIDE THE MONEY.¹

Whether rich or poor, this is how life always ends: with the dead leaving it all behind, and the living dividing whatever is left. Yet the living are not always satisfied with the way things get divided. This was certainly true of the man in the crowd who said to Jesus, "Teacher, tell my brother to divide the inheritance with me" (Luke 12:13). That's where we are in our study of the Gospel of Luke and so I would invite you to turn there in your Bibles as I read, now, from verse 13 through to verse 21. Luke chapter 12 verses 13 to 21.

¹³ *Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."* ¹⁴ *But he said to him, "Man, who made me a judge or arbitrator over you?"* ¹⁵ *And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."* ¹⁶ *And he told them a parable, saying, "The land of a rich man produced plentifully,* ¹⁷ *and he thought to himself, 'What shall I do, for I have nowhere to store my crops?'"* ¹⁸ *And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will*

¹ John Grisham, *The Testament* (New York: Doubleday, 1999), 1-2 as quoted by Philip Graham Ryken, *Luke Volume 1: Chapters 1-12 in the Reformed Expository Commentary* (Phillipsburg, NJ: P & R Publishing, 2009), 656-57.

store all my grain and my goods. ¹⁹ And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry." ' ²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."

Jesus' response to the man looking for Jesus to intervene in his dispute with his brother over the inheritance is twofold: first he distanced himself from getting involved in the ugly affair by saying, "Man, who made me a judge or arbitrator over you?" In other words, go to the judge; let him decide upon a reasonable division of your father's assets between you and your brother. That's not my mission. I'm here to preach the gospel.

But that's not all that Jesus says. As both the master teacher and the sifter of our souls, he seizes upon the opportunity presented by this man to warn one and all about the danger of covetousness. Look, again, at verse 15: "And he said to them [not just to him, not just to the man looking for Jesus to arbitrate his dispute with his brother, but to them, to all present], "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." That word, "for," signals the first of four reasons that Jesus gives for issuing this warning.

Beware greed because one's life does not consist in the abundance of his possessions.

Just ask Kent Hughes. In commenting on verse 15, Hughes talks about his friend Richard Smith's '57 Chevy that he remembers with, as he says, "idolatrous accuracy."

RICHARD LIVED THREE DOORS DOWN THE STREET FROM ME [HUGHES SAYS] AND WAS FOUR YEARS OLDER THAN THE REST OF US. THAT CHEVY WAS SO BEAUTIFUL—CAMPBELL SOUP RED—ITS FINS SIDED WITH A GORGEOUS SWATH OF ETCHED CHROME—ITS DUAL EXHAUSTS RUMBLING WITH THAT BIG CHEVY V8—WHITE ANGORA-COVERED DICE HANGING FROM THE REARVIEW MIRROR. AND RICHARD MADE SUCH A COOL PROFILE BEHIND THE WHEEL—HIS PERFECT FLATTOP HAIRCUT, HIS ARM HUNG NONCHALANTLY OVER THE WHEEL, HIS IMPERIAL NOD AS HE FLOATED BY.

AFTER SCHOOL IN THE SPRING WHEN MY BUDDIES AND I PLAYED BASEBALL IN THE STREET, RICHARD SMITH WOULD DRIVE HOME FROM WORK, HIS FINE CHEVROLET GLEAMING, AND WE STOOD ASIDE REVERENTLY AS HE PASSED BY.

I WAS SURE THAT LIFE CONSISTED, IF NOT IN THE “ABUNDANCE OF ... POSSESSIONS,” AT LEAST IN ONE POSSESSION—A 1957 CHEVROLET BEL AIRE COUPE! IF I OWNED ONE OF THOSE, I WOULD BE SIGNIFICANT, IMPORTANT, AND CERTAINLY COOL.

AT AGE 15 MY SOUL BOUGHT INTO THE GREAT MATERIALISTIC DELUSION THAT GRIPS MANY SOULS THEIR ENTIRE THREE SCORE AND TEN YEARS—RIGHT TO THE GRAVE. FLATTOPPED ADOLESCENTS IN '57 CHEVYS BECOME GRAYING OLD MEN IN EUROPEAN COUPES. LIFE FOR THEM IS ABOUT AN ABUNDANCE OF POSSESSIONS. DESIGNER CLOTHING TO EFFECT THE IMPRESSION OF ORIGINALITY AND BRILLIANCE, SIGNIFICANT ARCHITECTURE TO HOUSE A SHRINKING FRAME, IMPOSING PORTICOES TO IMPRESS ONE'S GUESTS WITH ONE'S IMPORTANCE, AND A COFFIN THAT DEMONSTRATES THAT YOU KNEW HOW TO LIVE!²

But it's a lie. As John MacArthur says, “Fulfilling, satisfying life that enjoys eternal peace, joy, hope, and blessing ... is not attainable from the material world, no matter how much one possesses.”³ Solomon is a good example of this. One of the richest men who ever lived, Solomon spoke of his possessions this way:

I MADE GREAT WORKS. I BUILT HOUSES AND PLANTED VINEYARDS FOR MYSELF. I MADE MYSELF GARDENS AND PARKS, AND PLANTED IN THEM ALL KINDS OF FRUIT TREES. I MADE MYSELF POOLS FROM WHICH TO WATER THE FOREST OF GROWING TREES. I BOUGHT MALE AND FEMALE SLAVES, AND HAD SLAVES WHO WERE BORN IN MY HOUSE. I HAD ALSO GREAT POSSESSIONS OF HERDS AND FLOCKS, MORE THAN ANY WHO HAD BEEN BEFORE ME IN JERUSALEM. I ALSO GATHERED FOR MYSELF SILVER AND GOLD AND THE TREASURE OF KINGS AND PROVINCES. I GOT SINGERS, BOTH MEN AND WOMEN, AND MANY CONCUBINES, THE DELIGHT OF THE SONS OF MAN.

SO I BECAME GREAT AND SURPASSED ALL WHO WERE BEFORE ME IN JERUSALEM. ... AND WHATEVER MY EYES DESIRED I DID NOT KEEP FROM THEM ... THEN I CONSIDERED ALL THAT MY HANDS HAD DONE AND THE TOIL I HAD EXPENDED IN DOING IT, AND BEHOLD, ALL WAS VANITY AND A

2 R. Kent Hughes, *Luke: That You May Know the Truth, Volume Two in Preaching the Word* (Wheaton, IL: Crossway Books, 1998), 47.

3 John MacArthur, *Luke 11-17 in the MacArthur New Testament Commentary* (Chicago, IL: Moody Publishers, 2013).

STRIVING AFTER WIND, AND THERE WAS NOTHING TO BE GAINED UNDER THE SUN (ECCLESIASTES 2:4-11).

For all his wealth—and Solomon literally had tons of gold—he received 25 tons each year not to mention the revenue he got from merchants and traders, all the kings of Arabia and the governors of the land (cf. 1 Kings 10:14-15, NLT)—for all his wealth, Solomon said it was vanity and a striving after wind. In fact, he went one further, saying that wealth can lead to “much vexation and sickness and anger” (Ecclesiastes 5:17). That’s not the good life; that’s quite the opposite. So beware greed. Beware covetousness because one’s life does not consist in the abundance of his possessions.

That’s the first reason to beware greed.

The second reason to beware greed is that it is inherently selfish.

Look, again, at the story Jesus tells in verses 16 to 19 and, as you do so, listen closely as I emphasize the pronouns:

The land of a rich man produced plentifully, and he thought to himself, “What shall I do, for I have nowhere to store my crops?” And he said, “I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; [you] relax, [you] eat, [you] drink, [you] be merry.’” (Luke 12:16-19).

As Daniel Doriani notes, “In the original, about every third word either is ‘I,’ ‘me,’ ‘my,’ or ‘myself,’ or somehow the forming of the words includes the ‘I, me, my’ in them.”⁴ It’s also worth considering that the farmer’s speech is a monologue. “If you have a big crop, who should you consult? Well, maybe God. [You could] Pray about it. Maybe you could consult your family or your friends or your neighbors. He consults himself about himself and comes up with a selfish answer.” Practically every commentary I read this past week noted that the man at no point thought about giving away any of his bumper crop to help feed the poor. That just never occurred to him. Or, if it did, it was ruled out in an instant as ludicrous. And yet that is exactly the kind of thing that Jesus wants us to do. Look at what

⁴ Daniel M. Doriani, *NT252 Parables of Jesus*, Logos Mobile Education (Bellingham: Lexham Press, 2014)

he says in verse 33 of this chapter, “Sell your possessions, and give to the needy.” In other words, we are to be an open-handed, giving people. But greed or covetousness prohibits that. It’s inherently selfish. Therefore, beware greed.

Beware greed, first, because one’s life does not consist in the abundance of his possessions. Beware greed, second, because it is inherently selfish and will keep us from giving the way that Jesus would have us give.

Beware greed, third, because wealth cannot guard you against death and you can’t take it with you when you die.

Look, now, at God’s response to the greedy farmer in verse 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?’” Notice that, when God says your time has come, no amount of grain in any sized barn will be able to do anything to forestall his sovereign decree. There is a time to be born and a time to die and God has ordained both. No amount of money in any sort of guaranteed investment certificate can stand in the way. And you can’t take it with you either. For all the funerals that I’ve conducted over twenty years in pastoral ministry, I have yet to see a hearse pulling a U-haul behind it. It just doesn’t happen. Now, someone might push back a bit and talk about how the ancient Pharaohs used to be buried with all their gold. But do you know how we know that they were buried with their gold? Archaeologists have dug it up because the Pharaohs couldn’t take it with them. As Randy Alcorn says, “The more you have, the more you’ll leave behind.”⁵ And “whose will they be [these things you have prepared]?” Jesus’ question at the end of verse 20 seems to be an allusion to Ecclesiastes chapter 2 verses 18 and 19, where King Solomon said, “I hated all my toil in which I toil under the sun, seeing that I must leave it to the man who will come after me, and who knows whether he will be wise or a fool? Yet he will be master of all for which I toiled and used my wisdom under the sun. This also is vanity.”

Did you hear that? Those who inherit your wealth may be fools, squandering what you have built, spending it all on frivolous trivialities. So, don’t be greedy. Don’t be covetous. “[B]e content

5 Randy Alcorn, *The Treasure Principle* (New York, NY: Doubleday, 2005), 56.

with such things as ye have” (Hebrews 13:5). Wealth cannot guard you against death and you can’t take it with you when you die.

One’s life does not consist in the abundance of his possessions. Greed is inherently selfish and will keep you from giving the way that Jesus would have us give. Wealth cannot guard you against death and you can’t take it with you when you die.

Fourthly, beware greed because it keeps you from being rich toward God.

Look again at verse 21 and notice how “the one who lays up treasure for himself ... is not rich toward God.” It could probably go without saying but let me say it anyway: if you have to choose between laying up treasure for yourself and being rich toward God, the right choice, the godly choice, the morally ethical choice is being rich toward God. That, of course, raises the question: “What does it mean to be rich toward God?” J. C. Ryle answers this question by looking at what it means to no be rich toward God, saying,

THIS IS THE CHARACTER OF HIM WHO GIVES NOTHING TO GOD’S GLORY,—NEITHER MONEY, AFFECTION, THOUGHT, TIME, NOR INTEREST. THERE ARE THOUSANDS OF THIS CHARACTER. THEY ARE RICH TOWARD EVERY THING BUT GOD. THEY HAVE PLENTY TO GIVE TO THE WORLD, BUT NOTHING TO GIVE TO GOD. ASK THEM TO HELP A WORLDLY SCHEME, AND THEY CAN FIND MONEY, TIME, AND ATTENTION. ASK THEM TO DO SOMETHING FOR GOD, AND THEY HAVE NO MONEY, OR NO TIME! THOSE ARE THE TRULY RICH WHO HAVE PROPERTY WHICH WILL BE RECOGNIZED AT THE DAY OF JUDGMENT. MANY OWNERS OF MILLIONS OF POUNDS ARE PAUPERS BEFORE GOD. THEY ARE NOT RICH EITHER IN GRACE, OR FAITH, OR GOOD WORKS.⁶

How about you? Are you rich toward God? As J. C. Ryle observed, the answer to this question looks not just at money but at time and attention too. This is why Ryken can say,

I AM RICH TOWARD GOD WHEN HIS GLORY IS MY HIGHEST GOAL, WHEN HIS WORSHIP IS MY DEEPEST JOY, AND WHEN HIS FELLOWSHIP IS MY GREATEST SATISFACTION. I AM RICH TOWARD GOD WHEN I OFFER ALL MY ABILITIES FOR HIS WORK, WITHOUT RESERVE. I AM RICH TOWARD GOD WHEN I TAKE

⁶ J. C. Ryle, *Expository Thoughts on Luke*, vol. 2 (New York: Robert Carter & Brothers, 1879), 77.

THE TIME TO SERVE PEOPLE IN NEED AND GIVE THE FIRST PORTION OF EVERYTHING I GET TO CHRISTIAN MINISTRY. I AM RICH TOWARD GOD WHEN I MAKE THE NEEDS OF THE POOR A PRIORITY IN MY FINANCIAL GIVING AND EMBRACE A SIMPLE LIFESTYLE THAT GIVE ME MORE FREEDOM FOR MINISTRY. I AM RICH TOWARD GOD WHEN I DECIDE THERE ARE SOME THINGS I CAN LIVE WITHOUT SO THAT I WILL HAVE MORE TO GIVE TO PEOPLE WHO DO NOT EVEN HAVE THE GOSPEL. I AM RICH TOWARD GOD WHEN I GIVE AND GIVE UNTIL ALL I AM ALL I HAVE IS DEDICATED TO HIS GLORY.⁷

Do you see how greed or covetousness will stand in the way of being rich toward God? “When can it be said of a man, that he is rich towards God?” J. C. Ryle says,

NEVER TILL HE IS RICH IN GRACE, AND RICH IN FAITH, AND RICH IN GOOD WORKS! NEVER TILL HE HAS APPLIED TO JESUS CHRIST, AND BOUGHT OF HIM GOLD TRIED IN THE FIRE! (REV. 3:18.) NEVER TILL HE HAS A HOUSE NOT MADE WITH HANDS, ETERNAL IN THE HEAVENS! NEVER TILL HE HAS A NAME INSCRIBED IN THE BOOK OF LIFE, AND IS AN HEIR OF GOD AND A JOINT HEIR WITH CHRIST! SUCH A MAN IS TRULY RICH. HIS TREASURE IS INCORRUPTIBLE. HIS BANK NEVER BREAKS. HIS INHERITANCE FADETH NOT AWAY. MAN CANNOT DEPRIVE HIM OF IT. DEATH CANNOT SNATCH IT OUT OF HIS HANDS. ALL THINGS ARE HIS ALREADY,—LIFE, DEATH, THINGS PRESENT, AND THINGS TO COME. (1 COR. 3:23.) AND BEST OF ALL, WHAT HE HAS NOW IS NOTHING TO WHAT HE WILL HAVE HEREAFTER.⁸

This is how he can be open-handed and giving.

[WE] BEGAN WITH A SCENE FROM JOHN GRISHAM’S BEST-SELLING NOVEL *THE TESTAMENT*, IN WHICH A DYING BILLIONAIRE DIES UNLOVED, BUT NOT ALONE. GREEDY RELATIVES GATHER AROUND HIS BEDSIDE, HOPING FOR THEIR SHARE OF HIS MASSIVE INHERITANCE. BUT THE BOOK HAS A SURPRISE ENDING. AFTER THE OLD MAN DIES, THE FAMILY GATHERS TO READ HIS LAST WILL AND TESTAMENT, SIGNED SHORTLY BEFORE HIS DEATH. TO THEIR COMPLETE SHOCK, THE ENTIRE FORTUNE IS GRANTED TO AN ILLEGITIMATE DAUGHTER NONE OF THEM HAS EVER KNOWN. IT TURNS OUT THAT THIS UNEXPECTED HEIRESS IS SERVING AS A CHRISTIAN MISSIONARY TO PEOPLE IN BRAZIL.

A LAWYER IS SENT TO FIND HER SO THAT SHE CAN SIGN THE NECESSARY PAPERWORK. WHEN HE FINALLY TRACKS THE WOMAN DOWN, SHE

⁷ Ryken, 666.

⁸ Ryle, 74–75.

REFUSES TO ACCEPT ANY PART OF THE INHERITANCE. THE LAWYER IS DUMBFUNDED, OF COURSE, BECAUSE FROM HIS PERSPECTIVE LIFE CONSISTS IN THE ABUNDANCE OF ONE'S POSSESSIONS. YET BECAUSE OF HER FAITH IN CHRIST, THE MISSIONARY HAS A COMPLETELY DIFFERENT SET OF PRIORITIES. "YOU WORSHIP MONEY," SHE TELLS THE LAWYER. "YOU'RE PART OF A CULTURE WHERE EVERYTHING IS MEASURED BY MONEY. IT'S A RELIGION." BUT THE MISSIONARY BELONGS TO A DIFFERENT RELIGION AND SERVES A DIFFERENT GOD, SO IN THE END SHE DECIDES TO PUT EVERY LAST PENNY INTO A TRUST FUND FOR THE WORLDWIDE WORK OF THE GOSPEL, INCLUDING PRACTICAL CARE FOR POOR PEOPLE IN BRAZIL.⁹

Here was a woman who knew that life does not consist in the abundance of one's possessions, who knew as well that greed is inherently selfish and would keep her from giving the way that Jesus would have her give, who knew that wealth could not guard her against death and that she, like her father, couldn't take it with her when she died, and who knew that it's better to be rich toward God than it is to lay up treasure for one's self. Do you know these things to be true? "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

8⁹ Ryken, 666-67, citing Grisham, *Testament*, 285.