

# The Greedy & The Giver

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## Scripture Reading

*"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." (Luke 12:15 NIV)*

*"For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord's people. And they exceeded our expectations: They gave themselves first of all to the Lord, and then by the will of God also to us." (2 Corinthians 8:3-5 NIV)*

## ***A TALE OF TWO IDENTITIES***

Call it "A tale of two identities." They both take place in 12<sup>th</sup> chapters, but in different books. Our first story comes from the Gospel of Luke. Mom and Dad have died, and there is the matter of settling the estate.

Someone in the crowd said to Jesus, "Teacher, tell my brother to divide the inheritance with me." Then Jesus said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." 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 NIV)

Let's call him "the greedy."

Our second story can be found at the end of Mark's 12<sup>th</sup> chapter.

Jesus sat down opposite the place where offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. All the others gave what they’ll never miss; she gave extravagantly what she couldn’t afford—she gave everything she had to live on—she gave her all.” (Mark 12:41-43 NIV/44 MSG-NIV-MSG)

Let’s call her “the giver.”

A tale of two identities.

### ***THE GREEDY***

“Follow the money.” That catchphrase is everywhere. It’s the title of a popular children’s book. It shows up on investigative journalism TV reports and in everyday conversations. I’m sure it can be traced back further than 1976, but it was the film “All the President’s Men” that put that phrase into popular culture. Do you remember what that movie is about? It is a docudrama about the Watergate scandal, suggesting that political corruption can be easily seen if you just look at how the money changes hands.<sup>1</sup>

But it has a wider application, doesn’t it? I can tell a lot about you, and you can tell a lot about me if we just “follow the money.” Don’t tell me your priorities; show me your budget. How you and I spend our money announces what we value.

### **Money Blindness**

Tim Keller preached an excellent sermon a few years ago simply titled “Money”—a source for which I am greatly indebted for this sermon.<sup>2</sup> He tells of a time when he was preaching through the 7 deadly sins, and next up was “greed.” His wife said to him, “watch this: nobody’s gonna show up.” And she was right! They even came out for the lesson on sloth—which was ironic. But you can guess why she was right. Sloth, envy, adultery—these are things we know we are tempted by or struggle with. But greed is something no one thinks is a problem for them.

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<sup>1</sup> [https://en.wikipedia.org/wiki/Follow\\_the\\_money](https://en.wikipedia.org/wiki/Follow_the_money)

<sup>2</sup> Tim Keller, “Money.” Sermon preached at Redeemer Presbyterian Church (March 9, 2003). Appears on the Gospel In Life Podcast (July 2021). Available here: <https://podcast.gospelinlife.com/e/money-1625595592/>

And Jesus knew it. That’s why, right here in our text, Jesus starts by saying “Watch out! Be on your guard!” (Luke 12:15). You know, Jesus never says “Watch out! Be on your guard against adultery!” And that is because adultery is not as deceptive as greed. You almost always know when you are committing adultery. But you almost never know when you’ve gotten into the equally soul-destroying sin of greed.

Jesus is talking about what Keller calls “money blindness.” The deceptiveness of money and all the stuff we buy with money is baked into the system: being blind to the problem is part of the problem. Try this definition of “greed” on for size: the excess concern for, the worry about, the love, the need for—money and possessions. It is killing us; and we are blind to it.

People know they struggle with sex. People will come talk to the preacher about their struggles with sex. But Jesus speaks about money 10-times more than he speaks about sex. I have never had someone come to my office and confess they have a problem with greed.

A few years ago, a book came out that said 1/3<sup>rd</sup> of households making \$100K or more a year feel they can’t afford to buy everything they really need. Among those making \$50K a year, 40% say the same thing. Let’s broaden it further. “Overall,” says the author, “half the population of the richest country in the world say they cannot afford everything they really need.” Think about that. According to the World Bank, nearly half of the world lives on less than \$5.50 a day. That’s \$2K a year. 70% of the world lives on less than \$10 a day. If you are doing the math, that’s \$3,650 dollars a year. So that means, nearly half of American households, making 25 times more money than half of the world, (and a 3<sup>rd</sup> of those making 50 times more money than half the world) think they are unable to make ends meet when it comes to what they really need.<sup>3</sup>

We are maxed out on credit cards, in marriage counseling, and on anxiety medication because of money stress, while making more money than most people in the world. And we don’t think we have a problem. Greed is a sin of the eye, and we are blind to it. So Jesus is being very practical when he says to you and me “watch out! Be on your guard!” Don’t trust yourself on this one. Open your eyes; put on your spiritual glasses if you have to, and ask yourself some good questions:

- Do I really need that? Do I really need more? Couldn’t I live more simply than I do?

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<sup>3</sup> Juliet Schor, *The Overspent American: Why We Want What We Don’t Need* (New York: Harper, 1999). <https://www.amazon.com/Overspent-American-Want-What-Dont/dp/0060977582>

- Who else benefits from my stuff? How reluctant am I to lend my stuff to other people to enjoy? Does my enjoyment coincide with the joy of others, or is my enjoyment at other’s expense?
- Does my wealth make me and others free, or does it enslave me even more?
- Do I fundamentally want the things that everyone can have for free—the good and basic and true things in life like friends and love?
- Am I ready for my friends, my neighbors, and my church to know my financial situation, so they can pray for me and give me guidance?

Antidotes to money blindness.

### **Money Sickness**

But the other thing Jesus addresses is what Keller calls “money sickness.” Money blindness is a sin of the eye. Money sickness is a disease of the heart. And there are 5 signs that you might be suffering from money sickness.

The first sign is *gloating*. The man in our text knows he has more than he can handle, and he’s about to get even more. “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; relax, eat, drink, be merry’” (Luke 12:17-19). Can you go 5 minutes without telling people about what you own, or how much it cost? Gloating is a sign of money sickness.

The second sign is *worry*. Why do you think “worry” is the very next topic that Jesus talks about right after the parable of the rich fool? The answer is simple: If you are constantly worried about money, you’ve set your heart on it just as much as the person who constantly gloats about it. To worry IS to set your heart on something. That means it’s possible to be cash-poor, but money-sick! You can be money-centered and not have much of it. Whether rich or poor, you think money is the answer to your troubles. That’s money sickness. So worry is a sign.

The third sign is *resentment*. Whether its anger at those around you who seem to have more, or skepticism about your friends and family assuming they’re out to get what you have. Resentment grows where money is king.

The fourth sign that you might have money sickness is if you go *chasing after it*. Look again at verses 29-30: “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.” Do you see what he’s getting at? People who don’t know God, people who haven’t been converted, born again, they run after these things. That’s their calling card. Is your search for happiness, peace, and contentment like the opening of the doors at Wal-Mart on Black Friday? What is it you are chasing after?

The fifth sign of money sickness is your *inability to give it away*. The rich man has two options when he has more than enough: one option is to “store it up” which is what he does. More for me. The other option is to give it away. When Jesus is confronted by the rich, young, ruler, do you remember what Jesus told that man—that man who wanted to know what else he needed to inherit eternal life? Jesus said “sell your possessions and give the money to the poor.” He didn’t say “empty out your bank account” because people didn’t have large bank accounts; they had land. They had treasures. They had possessions. So saying “sell your possessions” is the equivalent of saying “empty out your bank account, your retirement and life savings.” I’m challenged by this. Jesus doesn’t say to this man “you should do some charitable giving—you can probably take it off your taxes; it’ll make you look good in the community. Besides, you don’t need *all* of that. No. To a man who had come to be defined by money, he offers him the antidote to greed. I want you to give out of your capital; I want you to lower your net worth. And if you can’t—then you’ve got money sickness. It’s too important to you. It’s when we don’t ask our friends “could I be giving more money away?” Because we are afraid their objective answer would be “yes.”

The standard starting place for giving in the Old Testament was a “tithe”, which is 10% of your annual income. That was the standard starting place. It’s true the New Testament doesn’t give a specific amount. It says “God loves a cheerful giver.” But now that Jesus has set us free, now that he has secured our place with God forever, now that he has given us a new commandment centered on two commands: to love God with all of our heart, and to love our neighbor, studies show we give far, far less than that. In what we often call “the most blessed nation on earth,” the average American gives 2% of their money away.<sup>4</sup> And not cheerfully. I mean, after we take care of our needs...it’s all we have left.

### ***THE GIVER***

But what if our whole sense of identity changed? What if we didn’t think that “our” money was ours, or that things would fill the hole in our hearts, or that we needed to rely on our ourselves for the things that matter most? What would it look like if we changed our definition of “blessing”?

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<sup>4</sup> <https://www.charitychoices.com/page/how-much-given-whom-what>

This is where we shift from the “greedy” to the “giver.” But hasn’t it become clear by now that greediness is a common condition to humanity. Just as we are all sinners, we all are more focused on getting than giving; prone to rely on our money for happiness and security. With all of humanity, we are the greedy. But He is the giver. For God so loved the world that He gave his Son. This is love: not that we loved God, but that he loved us and sent his Son as an atonement for our sins. When we see him hanging there on the cross, we come to know him as God the gracious giver.

But for you and I who have given our lives to Christ, we don’t just stand in the shadow of the cross, we live in the glow of its creative embers. The cross becomes our pattern of life; and that means there will be moments, slices of life, when others will see how we live and will they will say “that reminds me of Jesus.”

2 Corinthians 8, for example, Paul is making the Corinthians aware of a need, and taking up a collection to help that need. And gives us an inside look at what a change of identity looks like when it comes to how we think about money. “Let me tell you what I just witnessed among the Macedonian churches” writes Paul. “In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the Lord’s people. And they exceeded our expectations” (2 Cor 8: 2-5a).

Paul says “Fierce troubles came down on the people of those churches, pushing them to the very limit. The trial exposed their true colors: They were incredibly happy, though desperately poor. The pressure triggered something totally unexpected: an outpouring of pure and generous gifts. I was there and saw it for myself. They gave offerings of whatever they could—far more than they could afford!—pleading for the privilege of helping out in the relief of poor Christians” (2 Cor 8:2-4 MSG). The churches in Macedonia were falling over themselves to give—they gave as much as they were able, and then they gave some more! And this wasn’t after being asked to do...they were begging for the chance to give. It was “spontaneous” says Paul, and “entirely their own idea.” But “what explains it” is “that they had first given themselves unreservedly to God and to us. The other giving simply flowed out of the purposes of God working in their lives” (2 Cor 8:5 MSG).

I think this helps us understand the poor widow of Mark 12. This widow had nothing on earth save two small copper coins. It’s all she had to live on. If anyone had a reasonable excuse to keep her money, it’s this woman. If she had split the money, kept one for herself and gave one to the Lord, we would all have stood up and applauded and we would still have said “how noble.” But, instead, she looks at those two coins that for most of us would symbolize food for tonight, security for the morning,

something to hope in and something to trust in—and gives it away—giving everything she had to the Lord.

If we think this story is about money, we miss the whole point. Do you know why it never occurred to her to keep the money instead of giving it to the Lord? She had already given everything to the Lord because she gave herself to the Lord. The Lord who gave himself for us. She gave all she had, as an outgrowth of giving all she is, because that’s the Christian story.

Listen to the logic of Paul’s argument in 2 Corinthians 8-9.

- (1) Christ left the splendor of heaven, becoming poor, so that you might become rich.
- (2) And God rewarded him, supplying his every need.
- (3) This makes Christ the ultimate gift, because he gave himself into the hands of the Father, gave himself for you, and God exalted him.

You see the same argument in Philippians 2. But you see it played out in the Luke 12 as well. Christ became poor so you might become rich, while the rich man became rich even if others would become poor as a result. And God didn’t reward him; he took his life away. Because whoever saves his life will lose it; but whoever loses his life for my sake will find it. That’s right. There is no need to worry about food and clothes, no need to hoard and store; God will supply your every need. Just as Jesus gave himself first, and the Corinthians gave themselves first to the Lord, you and I seek first the kingdom of God and his righteousness, and all these things will be added to you.

Giving all of ourselves is what you do when you are on a cross. So here is the question: where can I see the cross in my financial life?

- The centrality of the cross means Mammon can’t be my god. Is it?
- The suffering of the cross means I shouldn’t look to Mammon to keep me from suffering. Do I?
- The humility of the cross means I shouldn’t boast about my saving, investing or giving. Do I?
- The “daily” nature of the cross means my value and what I value is what I take with me to death. Is that obvious in what I do with my money?

## **THE IDENTITY MARKERS**

Some of you may know that for 3 years I served as a chief fund raiser. When we started a capital campaign for the school, we enlisted the help of Clark Dickerson, a veteran in

the field.<sup>5</sup> I learned a great deal from him. For example, have you ever heard the phrase “give until it hurts?” That’s a terrible line, said Clark. I tell them, “give until it feels good.” Because Christian giving is a grace, and cheer is the whole point. I like him a lot. But his standard speech that I adopted involved three simple lines, three lines that I think might help us all transform the way we think about money.

First, God is the owner of all (Psalm 50:10). Every dish in my cupboard. Every dime in my pocket. Every square inch of land, the cattle on a thousand hills. God is the owner of all. It’s his. It’s all his. The people who understand this best are the people who already gave their lives to him. My baptism includes my pockets. Everything I have belongs to God. I know it. I announced it in my baptism. God is the owner of all.

Second, we are stewards, not owners. (1 Pet 4:10). Do you remember that charge in Malachi where God asked “will a man rob God?” And the people of God respond the same way you and I would, “How have we robbed you? I didn’t take a thing that belongs to you!” But don’t you see? Everything I have belongs to him, and that means everything I do with money, things, possessions, I’m using his money to purchase his things and using them for my own use. But if we are stewards, not owners, we have to reimagine that paycheck. We are God’s money manager. When you go to a money manager to help you think about how to make money work for you, long term—how to invest, how to use it wisely, your money manager will ask you some good questions. “What are your values, so I can invest this money well for you.” And as the money grows, your manager will make moves that align with your values. If they don’t do that—if they don’t operate according to your own interests and your values, it’s called fraud. You are defrauding your investor if you are not using it according to his values. So for those of us who believe everything belongs to God, and we are stewards, not owners, we are asking ourselves “what does God want? What does God value? How am I investing his money that he gave on loan to me to invest in a way that aligns with his values? He tells us some things. He wants peace in the community. He wants equality in the church. He wants the hungry fed; he wants justice to be done. He wants humans to flourish in this world. He values beauty, and goodness, and truth. And he wants relationships to be rich and deep, and he wants us to become better people, not miserable misers.

Third, we are blessed by God to bless other people (2 Cor 9:8). We use the word “blessed” synonymous with having more: “having more money and more stuff.” I’m convinced that’s a mistake. If something takes us away from God, it’s not a blessing. What if God’s blessing means strength and courage to give money away, and to let

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<sup>5</sup> Clark Dickerson, Founder of Dickerson—Bakker Consulting Firm.  
<https://dickersonbakker.com/about/our-team/clark-dickerson/>



things go? What if being blessed means the ability to be an example of what it looks like to be full of God. That is what Jesus was offering the rich young ruler. Maybe for the first time in his life: to be truly blessed. So that he would finally know what Jesus meant when he said “blessed are the poor, the meek, and those who hunger and thirst.”

Basil was a Christian in the 4<sup>th</sup> century. He inherited a large fortune in the Eastern Roman Empire. But when he became a Christian, his value system changed. And he spent his entire fortune building the first hospitals in history—places open for all in need. He stayed devoted to his work until the day he died. And he died penniless...but rich indeed.<sup>6</sup>

Christian history tells of people who heard the good news of Jesus Christ and, first, gave themselves to the Lord. Then, as a result, they asked “what has to change to align with the values of God?” So they freed their slaves—the source of their livelihood. With no one to run the large vineyard, it led to financial ruin; but their decision blessed lives. Re-aligning your value system may mean you pay your workers more out of your paycheck simply because they are your employees, and you don’t follow conventional wisdom; you are blessed to bless others.

For 3 years, I rubbed shoulders with some deep-pocketed people. I am so glad I did. I learned some valuable life lessons. One of which is that it’s possible to have lots of money and to be a good, decent, joyful person. It’s rarer than the world thinks, but it’s possible. I’ve met them. But to a person, the joyful rich man was a giving rich man. And he found his riches not in his money but in his relationships. They knew that God is the owner of all; that we are stewards not owners; and that we are blessed to bless others.

There is a plaque on one side of Westminster Abbey in honor of a Mrs. Catherine Bouvier which reads like this:

“It pleased God to bless her with a considerable state with which a liberal hand guided by wisdom and piety she employed to His glory and the good of her neighbors. Her domestic expenses were managed with the decency and dignity suitable for her fortune but with a frugality that made her income abound to all proper objects of charity and to the relief of those in need. The encouragement of the industrious and the instruction of the ignorant, she distributed not only with cheerfulness but with joy, which upon occasion of raising or refreshing the spirit of the afflicted. She could not refrain from breaking forth into tears flowing from a heart thoroughly effected with compassion and benevolence.”

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<sup>6</sup> For more, see David Bentley Hart, *Atheist Delusions*.

Sounds to me like someone with the right priorities, seen in joyful sharing of resources, rooted in being a steward with God’s values. Or, as Jesus puts it, someone who does not “store up things for themselves,” but instead, are “rich toward God” (Luke 12:21).

In 1909, George Pepperdine was only 23 years old but he sensed the automobile was really going to take off. With only a \$5 initial investment, he started Western Auto Supply Company, and, like the car, it really took off! He was so wealthy that he started Pepperdine University in the midst of the Great Depression. He had some great quotes. Here’s one: “I consider it wrong to build up a great fortune and use it selfishly.” But you know, he was a businessman, and in addition to starting a college and giving great sums of money to its success, he also invested and reinvested in his company, and made investments for his retirement. But you know how companies go and how investments go. He experienced severe losses. And that led him to say what I consider to be his greatest quote. Reflecting on his generous gifts, he saw the reward of his generosity. A thriving school; students who were educated not only in liberal arts but also in Christian teaching. People blessed and lives changed because of his philanthropic work. And he reflected on the business, including its sustained losses, and he said this regarding his vast wealth: “what I kept, I lost; what I gave, I still have.” Is there a better explanation of Jesus’ contrast between those who “store up for themselves” and those who are “rich toward God.”

Don’t you want to be “rich toward God.” Like the widow who had nothing. Like the Macedonian churches who had little. Like Catherine Bouvier who had an abundance. Like George Pepperdine who rejoiced in the fruit of his generosity. You can. You can be.

Here is the challenge. Today, after church, go home and sit down with your spouse and ask three questions:

- (1) Am I suffering from money blindness? If I am, I resolve to open my eyes to how money is deceitful, motivations for wealth are deceiving, and greed is lurking at the door. Money will not give me security. Money should not be used to attract. God feeds the birds. God clothes the grass and the lilies of the field. Money is not the answer.
- (2) Am I suffering from money sickness? Are we ignoring the warning signs of gloating, worry, resentment, chasing after worldly goods, or the inability to give it away?
- (3) Does my spending, saving, and giving align with God’s values?

And when we give, as we unload the burden of having to keep up with the Jones’, when we are released from thinking one more thing will satisfy the longing of my heart, we just may find out what it means to be truly “blessed.” As we, God’s stewards, make it our mission to bless others.

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### EXTRA

The man in our text suffers from both money blindness and money sickness. And it leads to two results.<sup>7</sup> First, it makes him forget God. He assumes all his money and all his wealth is HIS, and his forever. Look again at verses 17-19 and you will see “I” and “my” language well over 10 times! But it wasn’t his. Everything he had was on loan from God. In the words of Sam Wells, “Abundance turns to greed the moment the rich man forgets that everything he has belongs all along to God.”

Second, it makes him forget anyone else but himself. Instead of pausing when he has more than enough to see who else might like a bit more, he presses on with building bigger barns. And all those conversations he should be having with his neighbors—those less fortunate—he is having only with himself. The text says “he thought to himself” and “he said to himself.” It was a conversation of one. Sam Wells again: “Abundance turns to greed the moment the rich man assumes wealth exists to insulate him from other people, rather than to draw him closer to them.” Have you noticed that wealth can have a negative effect. If you don’t have anything, you need your friends. But if you have money and stuff, people become threats. Instead of thinking of how to share your goods, you begin to think of how to build more walls to protect your goods, until far from being free, you live inside your own well-built prison. And instead of enriching yourself in greater and deeper relationships, you move further and further away from any real human relationships. Money (and the things bought with money) make you forget that the things that matter most can’t be bought.

And that simple thought leads us to ask a simple question: what is money for? Wells says “Greed strives for more without asking what the more is for.” So what is it for?

I’d like to share with you a quote from Augustine, that I found in reading a book by Dallas Willard.<sup>8</sup> Augustine says this:

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<sup>7</sup> See Samuel Wells, “Is There a Gospel for the Rich?” Sermon preached at Duke University Chapel (August 5, 2007). Available here: <https://chapel.duke.edu/2007-sermons-archive#:~:text=Is%20There%20a%20Gospel%20for%20the%20Rich%3F>

<sup>8</sup> Dallas Willard, “Frugality and Poverty.” Part 19 of 34. Intensive course. Fuller Theological Seminary. Available here: <https://conversatio.org/frugality-and-poverty/>

“Those who have the strength to lead simple lives should consider themselves the richest people for it is better to be able to make do with a little than to have plenty.”

We live in a consumer-driven society, where more is always better, and if you don't have more today than yesterday, you've fallen behind. But, as Dallas Willard reminds us, “how well off a person is should be measured” not by how much money is in their bank account, or how many toys they have in their garage; but “by the number and importance of their *unsatisfied* desires.” If my list of desires doesn't match my list of possessions, then I either need to get more, make more, and spend more, or want less. Willard says he loves going to the mall, because he can see 100K things he neither wants nor needs, and he can see children so happy and grateful just being out.