

**SERMON NOTES**  
**Luke 12:13-34**  
***“What to Do with Extra”***

**Intro:**

- ***What are you doing with your extra money?***
- ***What extra? You say***
- ***I don't have any extra right now – in fact, I don't even have enough***
- ***We have unpaid bills and escalating credit card balances***
  
- ***If the Bible has something to say about “What do you do when you don't have enough” – I'll listen – but if this sermon is about what to do with extra – then count me out because I don't have any extra right now***
  
- ***Fair enough – there may be a handful of people here today who have less than they need to take care of the basic necessities of food, shelter, clothing and transportation***
- ***This sermon is relevant to your situation because Jesus has some words to say to the rest of us about sharing our extra with you to take care of your needs***
- ***In fact, at the end of this service, we're going to do exactly that: take an offering to share with those who are in need***
- ***We'll even give you a check before you leave church today if you are truly lacking the basic necessities of life***
  
- ***But the vast majority of you here today do have Extra***
- ***If you've ever been on a mission trip – you know that you have Extra***
- ***Most of you have some cash in your wallet or purse that you won't need to use today for your daily bread – that's Extra***
- ***Some of you will be heading to a restaurant after church today – eating is a necessity, but eating out in a restaurant – that's Extra***
- ***Going to a movie theatre or renting a DVD or paying for cable – that's Extra***
- ***Buying a \$4 beverage at Starbucks – that's Extra***
  
- ***Do you have any of the following?***
- ***iPhone / iPad / iPod touch / Xbox / PlayStation / Wii / HD flat screen TV / Kindle / Camcorder / Electronic photo frame / GPS / 4G phone / webcam / touch screen computer monitor***
- ***If you have any of those – you have EXTRA***

- If you have most of those items – you’re a gadget junkie with lots of Extra
- Do you upgrade things before they break or wear out? – cell phones / TVs / cars / computers / cameras / lawnmowers / shoes / appliances / furniture
- *Then you have Extra*
- Most of us have more *Extra* than we realize
- *We may have less Extra than our neighbor or less Extra than we used to have before the Recession – but we still have Extra*
- *So, what are you doing with your Extra money?*

## I. BE ON YOUR GUARD AGAINST ALL KINDS OF GREED

- *One day as Jesus was teaching, someone in the audience had a problem that so gripped his attention that he could not concentrate on Jesus’ words*  
--it was a money problem, of course – an inheritance dispute to be exact  
--*“Teacher, tell my brother to divide the inheritance with me”*  
--but he was due to be disappointed: *“Man, who appointed me a judge or an arbiter between you two?”*  
--then Jesus said: ***“Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”***
- Contrary to popular opinion, there are many things worse in life than losing money or being cheated out of money  
--*Like the physician of the soul he was, Jesus treated the underlying heart problem rather than the symptoms*  
--the underlying disease was greed – and greed can lead to spiritual ruin
- ***“Watch out! Be on your guard against all kinds of greed”***
- Most of us have a pretty good idea of what some of our weaknesses and temptations are
- *We understand that we need to be on guard against lust or worry or resentment or anger or bad language or fear or pride or negativity*
- But when was the last time you told yourself: ***“Watch out! Be on your guard against all kinds of greed”?***
- We don’t deny that greed exists – but it’s always someone else’s problem – someone with a lot more *Extra*

- *It's almost impossible to see greed in the mirror, isn't it?*
- The man in the crowd never saw it coming
- *"Teacher, tell my brother to divide the inheritance with me"*
- **Watch out! Be on your guard against all kinds of greed**
- Then Jesus told a parable to illustrate what he meant
- *What is greed?*
- Andy Stanley summarizes Jesus' warning against greed:
- **Greed = the assumption that Extra belongs to me for my consumption**

The Romans had a proverb that said that money is like salt-water: the more a man drinks, the thirstier he becomes

**Ecclesiastes 5:10** "Whoever loves money never has enough; whoever loves wealth is never satisfied with his income."

Some of you may be thinking: *"Me? Love money? I've never had enough of it to develop even an infatuation!"*

- Are you satisfied with your income? If not, you may love money more than you realize
- *Do you assume that your Extra belongs to you for your consumption?*
- If so, you may have more of a problem with greed than you realize

## II. THE WORLD'S PERSPECTIVE ON EXTRA

**Luke 12:16 - 19 (NIV)** <sup>16</sup>And he told them this parable: **"The ground of a certain rich man produced a good crop. <sup>17</sup>He thought to himself, 'What shall I do? I have no place to store my crops.' <sup>18</sup>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. <sup>19</sup>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.'"**

- *In this story Jesus masterfully captures the way the world thinks about Extra:*

**(1) I earned it; I deserve it; It's all mine to use as I please.**

- *Notice the rich man's attitude: MY crops / MY barns / MY grain / MY goods*
- **Whatever I earn with my hard work is mine to keep and use as I please**
- *I work hard for my money, and I deserve this, that or the other thing as my reward*
- **I am entitled to spend or save my hard-earned money as I see fit**

**(2) I have Extra in order to spend on my desires and to save for my future retirement**

There is no indication that the rich fool in Jesus' parable earned his money dishonestly or managed his money irresponsibly or wasted his money frivolously --on the contrary, this man was apparently a hard-working, shrewd businessman who parlayed good land, good farming, good business practices, good money management, and profitable investments into financial success

- **Nowhere does Jesus or the Bible condemn success or making a lot of money**
- **Nor does the Bible condemn enjoying the good things of life**
- **Nor does the Bible condemn prudent saving for future needs, including retirement**
- **But here is the key question that most people never think to ask: *Why do I have so much Extra?***
- **Or if they do ask the question, the answer seems self-evident to them: I have Extra in order to spend on my desires and to save for my future**
- ***That's a no-brainer for most people***
- **It doesn't even occur to them that there is any other possibility: *Shall I spend it or save it?* – that's the only choice to consider**
- ***Giving to others in need doesn't even factor into the equation***
- **The rich man in Jesus' story made the conservative choice: *I'll save it***
- ***Most people would commend that choice as being wise***
- **Saving and investing is how the rich get richer**
- **But the man's prosperity created a storage problem:**
- ***His barns were already full with Extra***
- ***What shall I do with my Extra Extra?***
- **I don't really consider myself to be a very acquisitive person – but my family does tease me about my running shoes:**

- *I have a pair of Asics running shoes for jogging // and another pair of identical Asics running shoes for casual wear and walking // and another pair of Asics running shoes for lawn mowing // and another pair of Asics running shoes for gardening or fishing or things like that*
- *After my walking or running shoes get a hole in the toe – they become lawn mowing or gardening shoes*
- *I currently have 5-6 pair of Asics running shoes from the past several years and no more room to put them all in the house*
- *That is the real reason for the storage shed in the back yard*
  
- *Some of you know the problem of no more room for all your stuff:*
- *Where shall I put my Extra clothes and shoes?– our closets are all full*
- *Where shall we put all our cars – our 3-car garage is full*
- *Where shall I find a tax shelter to put all my extra money so that the IRS can't get their greedy hands on it?*
- *What shall I do with all my Extra? Where can I store my Extra so that I can keep it all to myself?*
  
- *I know! I'll build bigger barns so that I will have a place to store all my Extra*
- *Brilliant thinking according to the world's values*
- *My Extra belongs to me and is to be used for my consumption and for my future security*
- *When my barns become full with all my Extra – I'll solve the storage problem by building bigger barns*
- *Building bigger barns: the world's solution to the problem of too much Extra*

### III. JESUS' PERSPECTIVE ON OUR EXTRA

#### (1) Extra is a blessing from God

- Notice how Jesus begins his story with these carefully chosen words: *The ground of a certain rich man produced a good crop*  
--Jesus did not attribute the rich man's success to his own skill and hard work alone
- *Affluent and successful people are often too quick to attribute their success to their own skill and hard work rather than to the goodness and grace of God and the many benefits we enjoy simply by being born in the USA*
- Moses' warning to the Israelites applies to us as well:

**Deuteronomy 8:17 - 18 (NIV)** <sup>17</sup>You may say to yourself, “*My power and the strength of my hands have produced this wealth for me.*” <sup>18</sup>But remember the LORD your God, for it is He who gives you the ability to produce wealth.

**(2) Storing up Extra for Self leads to Total Loss and is Foolish**

- *Brilliant plan! The world says of building bigger barns to store our Extra*
- **You fool! Says God**

**Luke 12:20-21** **“But God said to him, ‘You fool! You will die this very night. Then who will get it all?’** <sup>21</sup>**“Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.”**

- The rich man in Jesus’ parable had a great retirement plan  
*--but he never saw beyond this world*  
*--like many people today, he was well-prepared for retirement – but totally unprepared for death and eternity*  
*--and that is tragically and foolishly short-sighted – because not everyone retires, but everyone does die*
- There are many successful men of this world who look down on people who live from day to day and have no savings or retirement plan  
*--and yet they have made no preparations for life after death*  
**--God calls such people “fools” because they will end up losing everything**  
*--Everything they have worked so hard for will be given to someone else – not because they were generous – but because they are Dead*
- So – if not to be consumed on our own selfish desires – and if not to be stored away in ever-bigger barns – *then why does God give many of us Extra?*

**(3) God gives us Extra in order to share with the needy and give to God’s Kingdom**

**Luke 12:29-33** <sup>29</sup>**And don’t worry about food—what to eat and drink. Don’t worry whether God will provide it for you.** <sup>30</sup>**These things dominate the thoughts of most people, but your Father already knows your needs.** <sup>31</sup>**He will give you all you need from day to day if you make the Kingdom of God your primary concern.** <sup>33</sup>**“Sell what you have and give to those in need. This will store up treasure for you in heaven! And the purses of heaven have no holes in them. Your treasure will be safe—no thief can steal it and no moth can destroy it.”**

- Some of you are blessed with such talent and skill and education and personality and work ethic and know-how that you would be successful and make a lot of money at most anything you attempted
- The question is: *Why? Why has so much been entrusted to you?*
- Merely to be consumed on more stuff or hoarded in bigger barns?
- *Or to be invested for eternity? To be invested in God's eternal Kingdom?*
- Think of the money that God supplies you with here on earth as eternal investment capital
  - Of course, some of it is needed for living expenses and raising a family*
  - But many of us in this room have been given a surplus of Extra money that goes beyond providing the necessities of life for our family
  - we can squander that surplus money on earthly treasures that will end up in junkyards*
  - or we can invest our surplus in God's Kingdom and reap eternal dividends*
- Randy Alcorn: *"God distributes wealth unevenly not because He loves some of His children more than others, but so His children can distribute it to their brothers and sisters on His behalf.*
- *"Abundance isn't God's provision for me to live in luxury. It's His provision for me to help others. God entrusts me with this money not to build my kingdom on earth, but to build His kingdom in heaven."*

**2 Corinthians 8:13-15** Of course, I don't mean you should give so much that you suffer from having too little. I only mean that there should be some equality.

<sup>14</sup>Right now you have plenty and can help them. Then at some other time they can share with you when you need it. In this way, everyone's needs will be met. <sup>15</sup>Do you remember what the Scriptures say about this? "Those who gathered a lot had nothing left over, and those who gathered only a little had enough."

- Randy Alcorn: Treasure Principle Key # 6: **God prospers me not to raise my standard of living, but to raise my standard of giving**
- *If you have been blessed with a surplus of money beyond your basic needs, it's OK to enjoy the good things that God has provided for you and your family*
- It's even OK to splurge once in a while and enjoy some of good things of life with your Extra
- *But don't assume that you are the final intended destination of all that surplus*
- ***God gives to you to share generously with others who are in need***

- **God gives you an abundance of earthly treasure to be invested in His eternal Kingdom**
- *If God has given you the ability to generate wealth – don't squander that God-given ability on earthly treasures that will end up in junkyards*
- *Invest for the line, not for the dot (explain)*
- (4) We will give an account to God for what we do with our Extra**
- The rich man thought to himself: *What shall I do?*
- *He made a decision based on some false assumptions:*
- (1) The assumption that my Extra belongs to me to be used however I please**
- (2) The assumption that my Extra is mine and therefore I am accountable only to myself for what I do with it**
- (3) The assumption that I have many years of life left to enjoy my prosperity**
- (4) The assumption that life is all about me and my happiness**
- But God said to him: ***"You fool! This very night your life will be demanded from you."***
- Everything we have comes from the hand of God and is to be used in accordance with His purposes, including:
  - *Providing for our families*
  - *Enjoying some of life's good pleasures provided by a good and generous God*
  - *Saving prudently for future needs*
  - *Sharing with those in need*
  - *Investing in the work of God's Kingdom and building up the church and spreading the Gospel of Jesus Christ to all nations*
- When God graciously gives us Extra in order to share with the needy – we will give an account to Him as to whether we used that Extra for His purposes or whether we spent it on ourselves
- *When God graciously gives us Extra in order to advance His Kingdom and build up His church and spread the Gospel – we will give an account to Him as to whether we used that Extra for His purposes or simply put it in storage in bigger barns*
- From the world's perspective, the biggest problem facing us regarding our future is whether or not we will have enough money to last through our retirement until the end of life

- *From Jesus' perspective, the biggest problem facing us is whether we will appear before the throne of God with our barns full of unused surplus that God intended to be given to the poor or to His Kingdom mission*
  - **We worry that we will not have enough money at the end of life – Jesus says that instead we should worry that we will die with an embarrassment of riches stored away in bigger barns – *misappropriated funds that should have been given away while there was still time***
- (5) We become Rich toward God by converting earthly treasures into heavenly treasures**

**Luke 12:21 (NIV) <sup>21</sup>“This is how it will be with anyone who stores up things for himself but is not rich toward God.”**

**Luke 12:33 (NIV) <sup>33</sup>Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.**

- Randy Alcorn: *“Imagine you’re alive at the end of the Civil War. You’re living in the South, but you’re a Northerner. You plan to move home as soon as the war’s over.*
- *While in the South, you’ve accumulated lots of Confederate currency. Now, suppose you know for a fact the North’s going to win the war, and the end is imminent. What will you do with your Confederate money?*
- *If you’re smart, there’s only one answer. You should immediately cash in most of your Confederate currency for US currency – the only money that will have value once the war’s over. Keep only enough Confederate currency to meet your short-term needs.*
- *“The currency of this world will be worthless at our death or Christ’s return. For us to accumulate vast earthly treasures is equivalent to stockpiling Confederate money. It’s not wrong – it’s just plain stupid.”*
- *All earthly treasure will soon be worthless – only heavenly treasure will be worth anything once you die*
- ***The only treasures you keep after you die are the treasures you give away before you die***
- *Everything you keep for yourself you will lose – everything you give away to the needy and to the cause of Christ – will be stored securely in heaven forever*

**Treasure Principle: You can’t take it with you, but you can send it on ahead**

- There is only one way to preserve the value of your earthly treasure – and that is by converting it into heavenly treasure
- *And how do you do that? By giving*
- *Those who convert their earthly treasure into heavenly treasure by investing in God's Kingdom will become rich toward God and will reap dividends on their Kingdom investments throughout eternity*
- **How about you?**
- Where is most of your treasure?
- *Stored away in bigger barns here on earth doing no heavenly good?*
- Or safely and wisely stored up in heaven where it is earning eternal dividends as well as advancing God's Kingdom on earth?

**(6) Generosity breaks the power of greed**

- *Why is it so difficult – and even painful – for some people to part with their money – especially to give it away to the poor?*

Luke 12:34 (NIV) <sup>34</sup>**For where your treasure is, there your heart will be also.**

- *Our heart is attached to our treasure – and if our treasure is stored away in bigger barns on earth – that's where our heart is also*
- If we highly value money – the last thing we're going to want to do with it is to give it away to the poor who may mismanage and waste those valuable treasures
- But here is the irony of Jesus' teaching – so well understood and expressed by St. Augustine 1600 years ago: ***"The bellies of the poor are safer storehouses than our barns."***
- What does that mean?
- *Everything you keep for yourself and store in barns – or banks or houses or real estate or stocks and bonds – can and will be lost*
- But as soon as you give money and possessions away to the poor – *those earthly treasures are converted into heavenly treasure and are eternally secure – regardless of what the poor do with the money*
- That is exactly what Jesus means in verse 33:

**Luke 12:33** **“Sell what you have and give to those in need. This will store up treasure for you in heaven! And the purses of heaven have no holes in them. Your treasure will be safe—no thief can steal it and no moth can destroy it.**

- *Keep it for yourself and lose it – or give it away to the poor and it will safe and secure forever*
- **Giving away our money – especially giving away our money to the poor with no apparent immediate benefit returning to us – is how we break the grip of greed over our hearts**
- Jesus insightfully diagnosed that the man complaining about the inheritance dispute had a heart problem called greed
- *How do we break free from the power of greed so that our heart can be healthy?*
- **Give away your Extra before you can consume it or save it**
- *Whatever you consume will be wasted and lost // Whatever you store in bigger barns will be wasted and lost – but whatever you give away will be stored up in heaven – safe and secure and earning dividends forever*
- **For wherever your treasure is, there will your heart be also**
- *As long as you keep your Extra to yourself – your heart will become attached to it – and greed will gain a foothold in your heart*
- **To break the grip of greed in your heart – give your treasure to God’s Kingdom purposes – and then your heart will be attached and devoted to the kingdom of God**
- Jesus began his teaching with a warning: **Watch out! Be on your guard against all kinds of greed**
- Jesus ended his teaching with a command: **Sell your possessions and give to the poor //** and a promise: **provide for yourselves a treasure in heaven that can never be destroyed //** and a liberating truth: **For where your treasure is, there will your heart be also**

**Conclusion:**

- **Greed is the assumption that your Extra belongs to you and is meant to be consumed by you or stored away in bigger barns**
- **The most effective way to protect yourself from the spiritual peril of greed and consuming your Extra on yourself – is to practice percentage giving as your first priority**

- **As often as you receive income – the first thing you do is to give a percentage to the Lord’s work – *whether to the church or to missions or giving to the poor and needy***
- **(If you think this sermon is a ploy to get you to give more money to the church – *then give your money away elsewhere – just give it away somewhere so that you can break free from the power of greed*)**
- **What percentage should you give?**
- ***The biblical standard is 10%***
- **Some of you need to give more or else you will still have too much Extra left over after tithing and will be tempted to allow greed a foothold in your heart**
- ***You need to give a high enough percentage that you don’t end up consuming and wasting and putting too much of your Extra in bigger barns***
- **You need to give a high enough percentage to convert much of your Extra into heavenly treasure**
- **Andy Stanley – illustration of percentage giving (10%)**
- ***Giving one out of ten dollar bills***
- **Harder to do with higher bills**

**(Average American Christian gives only one Quarter instead of one dollar)**

**(As the income goes up, the percentage goes down – a sign of a greed problem in the heart)**

- **If we believe this teaching of Jesus – we will do just the opposite – as our income goes up – the percentage of our giving also goes up proportionately**
- ***The higher your income – the more Extra you will accumulate – and that Extra will be toxic to your spiritual health***
- **Generous Giving is the antidote to greed // Investing in the Kingdom of God is the safest investment with the highest returns you will ever find**
- **Some of you don’t have a surplus – you are struggling to make ends meet**
- ***You also need to learn and practice generous percentage giving – because when you are struggling financially – that’s when you really need God’s blessing – and God blesses those who give generously***
- ***If you’re struggling to make ends meet – you can’t afford to forfeit the blessing of God***
- **Whatever your financial condition, we want you to learn the blessings and joys of investing in God’s eternal Kingdom**

- Question: **Will you be rich or poor – 5 minutes after you die?**
  - the rich farmer stored up many good things for himself for the rest of his life
  - but he found out that night that his life was over and he was not rich toward God*
  - all the abundance stored in his bigger barns became utterly worthless to him the moment he died – and then it was too late to do anything about it

**But it's not too late for you – yet – to become rich toward God**

*--by investing your life in making a significant impact in poor and needy and vulnerable families for the sake of Christ*

*--by investing your time and abilities and gifts in building up the body of Christ*

*--by investing your money in the kingdom of God and in helping the poor*

**You see, none of us becomes rich by what we keep for ourselves**

*--we only become rich by what we give away*

**Prayer**

*Secure in God's love = free to be generous*

**Hymn # 211 “O the Deep, Deep Love of Jesus”**