



# LET'S TALK ABOUT MONEY

*By John A. Huffman, Jr.*

**Text:** Luke 12:13–34

**Topic:** What Jesus tells us about giving

**Big Idea:** We need to invest in eternity by giving to God first

# Sermon Outline:

## Introduction

- Jesus used the issue of a family squabble over an inheritance to teach about the danger of greed.

## Jesus speaks harshly to those who hoard their wealth

- In the parable of a rich man, God calls him a fool.
- *Illustration:* Huffman reads a story where God expresses annoyance over someone who fails to honor him as they promised.
- God has righteous indignation against those who have been given much and hold onto it.

## Jesus challenges the faith of those who are anxious about money

- *Illustration:* Huffman describes the inflationary spiral where earnings don't keep up with inflation.
- *Illustration:* Huffman tells about being scared to death of the cost of putting three daughters through college.
- Jesus confronts our worries by establishing the uselessness of worry and God's promise to provide.

## Jesus calls all of us to invest in what is permanent

- *Illustration:* No security system guarantees absolute protection.
- Our real treasure must be in heaven.

## God commands us to give to him first

- The tithe we should give is ten percent of the first fruits.
- Malachi 3:8-10
- *Illustration:* A man testifies that tithing his unemployment check was a real blessing.
- Jesus says that if you aren't able to freely give back to him, sell something.
- Our giving must be off the top, or we will never find it to be available.

## Conclusion

- *Illustration:* Huffman tells how his church gears the budget to what God's people are willing to give.
- Have you made an investment in eternity, in the things of Jesus Christ?

# Sermon Transcript

## Introduction

Do you realize Jesus had a lot to say about money? He talks very bluntly about money. He talks very bluntly about things. One day a fellow came to him who was uptight about the family inheritance. I realize there's no one here this morning who is at all uptight about family inheritances. I realize this doesn't relate to any of us at all. Does it? Oh you look so serious. There's nothing that divides families more quickly than who gets what and the resentments about who gets what and what's in the family will. And in the Jewish system it was sort of unfair in a way because the oldest son got more than the others. But with that more went some responsibilities. And I don't know what this fellow was upset about, but it may have been the fact that he was not the older brother and he wanted an equal share to the older brother. I don't know. But, anyway, he came to Jesus and he said, "Jesus, please, will you settle this problem? I have this argument with my brother about the inheritance."

Don't we all have a way of ripping off Jesus and going to him and trying to get him to do our dirty work for us? Jesus looked at the fellow and said: Hey, that's not my business. You handle your family matter, but I have something more important to share with you. I'm going to talk about money, and I'm going to talk about things. And Jesus used this life situational encounter to share with the broader public that had flocked around him that day some straightforward teaching of two kinds of people—category one, wealthy people; category two, poor people. And in the process, some very blunt talks to those of us who in some ways are wealthy and in some ways perceive ourselves as economically being poor.

## Jesus speaks harshly to those who hoard their wealth

His first comment was about a wealthy person and he told a story, and we could tell it as the story of the "rich fool." He said there was a man who was very wealthy. He was a farmer. He had an exceptionally good crop, and he had more produce than he could handle in the barns that he had. And Jesus said this fellow carried on a little conversation with himself. Now, you won't use the words this fellow did, but this fellow said to himself. *Boy, I've been successful. Pretty successful character, aren't I. Boy, I worked hard for what I have, and look at all this. I'm just going to tear down my barns. I'm going to build new barns.* And then he said to himself what some of you may have already said to yourself or wish you could say to yourself. *I work awfully hard for what I have. I'm going to take it easy. I'm going to begin to enjoy all that I have produced through these years. I'm going to take early retirement.* Or if he had to stay in business, as perhaps you have to stay in the business, *I'm not going to work quite as hard any more as I've worked in the past. But I'm just going to enjoy all of my possessions.*

And you know what Jesus said, that God labeled this person? He said, "You fool." Now some of you don't like that kind of talk about God. We had an unbelievable reaction to this bulletin cover of two weeks ago. Some of you know what I'm referring to. It was a parable. We got phone calls

at the office. We even had a debate in the staff whether this is a legitimate kind of thing to put in a church bulletin, the parable. Now some of you are real curious, aren't you, because you didn't even read it. You'll start reading the bulletin covers from now on, won't you? Well, let me read it to you. It's a parable out of *HIS* magazine, InterVarsity Christian Fellowship publication.

What the man said, "If I had some extra money I'd give it to God. But I have just enough to support myself and my family." And the same man said, "If I had some extra time I'd give it to God. But every minute is taken up with my job, my family, my clubs and what have you every single minute." And the same man said, "If I had talent, I'd give it to God. But I have no lovely voice. I have no special skill. I have never been able to lead a group. I can't think cleverly or quickly the way I would like to."

And God was touched. And although it was unlike him, God gave that man money, time, and a glorious talent. And then he waited. God waited and continued to wait. Then after a while God shrugged his shoulders and he took all those things right back from the man—the money, the time, and the glorious talent. After a while the man sighed and said, "If only I had some of that money back I'd give it to God. If only I had some of the time I'd give it to God. If I could only rediscover that glorious talent I'd give it to God. And God said, "Oh, shut up." Then the man told some of his friends, "You know, I'm not sure that I believe in God any more."

My friends, God is not a Casper Milktoast. He's not some benign, benevolent creature way off there somewhere that does nothing but give warm fuzzies. God has anger. God has righteous indignation toward those of us who have been given much, and we clutch onto it and we hold onto it and we build bigger barns and we claim more of that for ourselves. And, my friend, God is capable of saying *shut up*. Or more bluntly, God is capable of shutting us up.

There's no way that you can extend your life one more minute, is there, when your time comes. And Jesus had this to say, recording what God said to this person in the story he was telling, "Fool, this night your soul is required of you. And the things you have prepared, whose will they be?" And then Jesus added this teaching. "So is he who lays up treasure for himself and is not rich toward God." That's a message for those of us who have wealth. And I venture to say most of us are included in that number.

## Jesus challenges the faith of those who are anxious about money

But Jesus also had a word for those of us who feel poor, those of us who are poor, those of us who don't have much of this world's goods. In fact, the first word is for the rich fool. I would say that the second word is for the anxious preacher or the anxious parent, the anxious husband, the anxious wife, the anxious father, the anxious mother, people who have anxieties about money.

Now, no one here has an anxiety about money, do you? I mean, the facts of life are I look back over the last five years, my income has gone down. It hasn't gone up. Oh, I've had increases. You've had increases. But the facts are most of us in this room over the last five years our raises have been outmatched by the inflationary spiral, even though that inflationary spiral was not as big this year. I've been sitting and listening to what they're saying in the financial meetings and so forth. The increases are going to go down this year too. And that's happening in business, and the rationalization is, well, you're lucky to get anything. Some are getting cut back, right? A friend of mine at US Steel, they cut back all executives twelve percent in the middle of the year and said you're lucky to still have your job. So we're anxious, aren't we?

Now I know that there's going to be food for the table. I know there's going to be shelter. I know there's going to be a nice car. I know that there are these things. They're coming. They're okay. I'm not anxious about those things.

I've got three daughters to educate, and I'm scared to death of that. If you're a parent in our age bracket, you're scared to death about paying the tuition for your kids, aren't you, because it's astronomical. You can't relate to the amount of money it costs to put your kids through school, can you? Oh, the older and wiser say it will all work out. Don't they? But there's no way you can pencil it out, can you, to show that it will all work out. So I'm anxious and I fret and I even ulcerate a little bit worrying about that day four years from now when Suzanne goes off to college. And you do the same thing.

Perhaps not about educating your kids. It may be about your retirement income. And if this economy heats up again, what will happen to the spending, purchasing power of your dollar? And if this economy doesn't heat up again, you're not going to get the interest rates you've been getting the last two years, are you? And we're caught in a push/shove position here. And as we look to the retirement, some of you are worried, anxious about that. You may never even get there.

But some of you younger people say, "I don't relate to educating kids. I don't have any kids." You're worried about whether you'll ever get the down payment on a home and whether you'll ever come up with the kind of income to maintain the monthly payments on that home if you had a down payment to qualify to get a loan. Oh, and we're anxious, aren't we.

Jesus said, verse 22, "Therefore, I tell you not to be anxious about your life and what you eat nor about your body and what you'll put on. For life is more than food and the body more than clothing." And then he talks about three situations to illustrate. He said, "How about the birds? They don't even have barns. God provides for them. Are you not worth more than a bird?" And then he talks about the matter of physical height. He says there's not one of you that can fret and stew and by anxiety increase your height eighteen inches." That's a cubit. Though you may hang by your ankles at Nautilus or something, all kinds of crazy things to stretch ourselves a bit, but you can't add any height. Some of you are worried about being too tall. Some of you wish you were taller.

Some of you...or some phrase referring to length of life. You can't add one day to your life or decrease a day from your life legitimately. God knows the length of our lives. There may be

ways of keeping our body up so we can live longer, but I know some people who drop dead jogging. There's no guarantee. There's no protection, no absolute certainty. Yet we go on very anxious about the whole thing. Jesus said, "Look at the lilies of the field." Now, he's not talking about the Easter lily. He's talking about the wild flowers in the Middle East. He says, "Look at them. They literally grow up in the morning, and the noonday sun comes out and parches them. And then the wind comes in off the Mediterranean Sea and blows them away." And yet, if you study those lilies of the field, my friends, and I've taken some photographs and they're absolutely gorgeous. He said, "Even King Solomon with all of his fortune was not arrayed as beautifully as the lilies of the field." And Jesus says, "My friends, if you feel poor, don't allow yourself to have little faith. Do not seek what you are to eat or what you are to drink nor be of anxious mind. For all the nations of the world seek these things, and your Father knows that you need them. Instead, seek his kingdom, and these things shall be yours as well."

## Jesus calls all of us to invest in what is permanent

So he said a word to the wealthy, and I'm wealthy. Aren't you? He said a word to the anxious, and I'm anxious. Aren't you? He goes on to say, "Fear not, little flock, for it's your Father's good pleasure to give you the kingdom. Sell your possessions. Give alms. Provide yourselves with purses that do not grow old. For the treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also."

My question is Where is your treasure? How many parties have you been to recently where the major topic of conversation is who got broken into when? And have you installed your security system yet? "Yes, I installed my security system," someone says, "but then it went off five times and I've already had the police here five times and they're not very happy with me." Someone else, a burglar came when they didn't have the security system on. There's no guarantee, is there? You pull out a suit of clothing to put it on in the autumn and you discover there are moth holes. And it was a good suit. Why do the moths always get the best suit? They have very educated... There are gourmet moths in the Newport Beach area.

So I fret and I stew and I worry. Jesus said, "Huffman, where's your real treasure?" Where is it? Then Jesus makes some radical suggestions to those of us who want a permanent investment that lasts.

They came to him one day and said, "Jesus, now that you're around here you're sort of giving some new teaching. How about the Old Testament law and the teaching about tithing?" And people have been querying Jesus on that ever since. Isn't tithing an Old Testament legalistic concept? Aren't we beyond that now? What a rationalization. Jesus says, "This ought ye to do and more also." What he's saying is there's an exuberance of life that is willing to not just be legalistic and do things grudgingly and of necessity of obligation but that says first things are first and I'm excited about first things being first. And the economy can go up and the economy can go down, and I know that I'm in the hand of the Lord and my life is his, and he'll take care of me. And I'm faithful to him in the stewardship of what he's given me.

## God asks us to give to him first

And I urge you, my friend, if you're not a tither, I urge you to start tithing. The Hebrew and the Greek define the tithe not as proportionate giving. It is proportionate, but it's ten percent. By the very definition of the word *tithe*, it's ten percent. And I'm not going to equivocate on this. It's off the top, my friends. It says the first fruits. There's nowhere in the Scripture that says after you pay the taxes. It says the first fruits. In an agrarian society that literally meant bringing the first of the harvest to the Lord. The steward knows a hundred percent of what you have is his, and the initial ten percent. And then as more comes he continues to give that. And there are other special offerings along the way.

And God says to us at some point: You know why you're not blessed more, you know why your life is shriveled and your soul is not expansive the way it can be? It's because you're robbing me, God says, in the book of Malachi. And we say, "How are we robbing you?" "Because you're not bringing the tithes and the offerings into the house of God." He says, "Test me. Try me out, and let me show you how I'll give you a fullness of life." He never says you're going to get wealthy as a result, although sometimes people give testimonies to the prosperity that comes. But what he is saying as a bottom line statement: I will shower a blessing upon you if you practice the tithe in a joyous way and bring the special offerings in addition.

I received a letter this week from a member of our congregation who described his own practices in tithing and that of his family. And he said, "You know one of the greatest experiences was a few months ago we were on unemployment." And he said, "To tithe our unemployment check was a real blessing." And this family has gone through some real difficulties in the last few years, and yet as a family they are committed to the first fruits in the difficult experiences they're going through, my friends. And the neat thing about taking God seriously in tithing is that there is a measuring stick, and you know the starting point.

And if you say, "I can't afford to tithe," I venture to say I can get your checkbook out and I can go through that with you, if you'd like. What are you grinning about? You don't want me to? All right. Well, we'll have someone from the church, some other tithing person in the church go through the checkbook, because I realize I shouldn't know what you do with your money. How many of you like that? It's amazing how quick we can discover that we could tithe if we have someone looking over our shoulder at what we're doing with our money. Isn't it?

See, Jesus said here, "Sell your possessions." Does that mean get rid of everything? No, you have the right of private property. But what Jesus was saying here, if you're not able in a free, generous way to afford to give back the first fruits of what I've given to you, you'd better sell something. And I venture to say there may be a vacation home somewhere that someone will have to get rid of to be able to afford to tithe. It also will relieve a lot of pressure and strain, because you're all the time angry that you're not up there more and there are jobs you have to do there. See. Some of you are poking each other. Wives, never poke your husband during one of my messages. He may never come back again. Maybe someone needs to sell a boat. God has nothing against boats and vacation homes. They're great if they fit into the priority scheme of exuberant, joyful, off the top giving for Christ.



But I'll guarantee there's not one of us in this room that if we hold the tithe to the last check written that we'll have anything left to give to God. I'll guarantee that however wealthy or however modest circumstances you have, it has to be off the top for it to be available. We have this at the church when we come to budgeting. I never yet have seen a church that I've served ever debate the utility bill, except that they might say turn the lights off or something like that. But when it comes to budgeting if we anticipate the utilities are going up eight percent this year or fifteen percent this year, take it off the salaries, don't take it off the utility, see. Take it off of programs. But the one thing that always happens there are certain nonnegotiable elements in a budget. And if you put Christ in there and his work as a nonnegotiable element in a budget, you will be set free to use the rest of the money to the glory of Jesus Christ and have a freedom and exhilaration of lifestyle because you know you're helping people and you're plugged into ministry here at home and throughout the world. And, my friends, it's an exciting, exciting experience to glorify Christ with the first fruits of all he's given to you.

## Conclusion

Well, you may be very irritated at me right now. But that's okay. I didn't suck this out of my thumb. This comes out of the Scriptures. And this is something that is geared to help you. And I want to guarantee, I'm not saying this trying to raise a budget. I got over that a few years ago, because that produces a lot of anxiety for a minister. Trying to raise a budget. You have never during my time here had anyone get up and tell you, "Now this is our budget for the year, and your fair share is so much and you have to increase your giving by  $x$  percent. If you increase your giving by  $x$  percent, we can make our budget and the ministry can go forward." My friends, what you decide this week is between you and God. And the session committees, trustee committees will gear the budget to what God's people are willing to do. We don't post what the income was last week, as some churches do. We don't put it in the bulletin. We just thank God that this is a church that is willing to be the people of God, to expose ourselves to the discipline of his Word, to know his Word, to know what he teaches, and then do it.

Where is your treasure? How accountable will you be when the two guys from Prudential in the white coats walk up and say "Is your name such and such?" Have you made an investment for eternity, in the things of Jesus Christ? Or are you locked into one-dimensional living in that introverted frivols, selfish, greedy, scroogie kind of living?

Turn your eyes upon Jesus. Look full in his wonderful face. And the things of this world will grow strangely dim in the light of his glory, his grace.

# For Your Reflection

## **Personal growth:**

How has this sermon fed your own soul? \_\_\_\_\_

## **Skill growth:**

What did this sermon teach you about how to preach?

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## **Exegesis and exposition:**

Highlight the paragraphs in this sermon that helped you better understand Scripture. How does the sermon model ways you could provide helpful biblical exposition for your hearers?

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## **Theological Ideas:**

What biblical principles in this sermon would you like to develop in a sermon? How would you adapt these ideas to reflect your own understanding of Scripture, the Christian life, and the unique message that God is putting on your heart?

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## **Outline:**

How would you improve on this outline by changing the wording, or by adding or subtracting points? \_\_\_\_\_

## **Application:**

What is the main application of this sermon? What is the main application of the message you sense God wants you to bring to your hearers?

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## **Illustrations:**

Which illustrations in this sermon would relate well with your hearers? Which cannot be used with your hearers, but they suggest illustrations that could work with your hearers?

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## **Credit:**

Do you plan to use the content of this sermon to a degree that obligates you to give credit? If so, when and how will you do it?