



**BELIEVERS CHAPEL**

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The Sermons of Dan Duncan

Luke 12: 13-21

Winter 2020

"Knowing Life's End"

TRANSCRIPT

Thank you Seth, and good morning. It's good to see all of you here. This morning I've taken as our text Luke chapter 12. And we're going to look at verses 13 through 21. Luke 12, beginning with verse 13,

<sup>13</sup>Someone in the crowd said to Him, "Teacher, tell my brother to divide the *family* inheritance with me." <sup>14</sup>But He said to him, "Man, who appointed Me a judge or arbiter over you?" <sup>15</sup>Then He said to them, "Beware, and be on your guard against every form of greed; for not *even* when one has abundance does his life consist of his possessions" <sup>16</sup>And He told them a parable, saying, "The land of a rich man was very productive. <sup>17</sup>And he began reasoning to himself saying, 'What shall I do, since I have no place to store my crops?' <sup>18</sup>Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup>And I will say to my soul, "Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink, *and* be merry." '

<sup>20</sup>But God said to him, 'You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?' <sup>21</sup>So is the man who stores up treasure for himself, and is not rich toward God."

Luke 12: 13-21

May the LORD bless this reading of His word, and our time in it together.

Before I pray I would like to say just a word about Howard Prier. Most of you, as I look out on you, knew him. Some of you perhaps did not because for the past, I don't know, five years he hasn't been here very much. And then he was not able to leave the nursing home where he stayed for the past, I'd say, two years. Howard, if anyone exemplifies the opposite of this farmer, is the person that does that. He exemplifies what our LORD said here at the end of verse 21—he was "rich toward God." He became a believer; I believe it was shortly after graduating from the Naval Academy and was on a ship at the end of the Second World War, and was witnessed to by one of the officers on the ship. He became a believer and he dedicated his life to the LORD's service.

And particularly here, at Believers Chapel: He was one of the founding men of the Chapel, along with Dr. Johnson. For many years he was an elder and was a good counselor to many of us younger men, (younger at the time). And so we appreciate Howard very much. He devoted his life to the LORD's service. He is a man who is, no doubt, missed by his family; and certainly by us. But we rejoice because he has entered into his reward and certainly does exemplify the very things that our LORD spoke of, and that I'll speak of in this lesson this morning.

Let me give thanks for this time together, and ask the LORD's blessing upon us as we study. Let's bow in a word of prayer.

Father, I do thank You for Your goodness to us, and thank You for good examples that You give to Your people all through their life. And Howard Prier certainly was that for many of us. We thank you for his service, his faithfulness to you—how even in those latter days, and the last time I was able to visit with him, he was always full of joy and thankfulness to You for Your grace toward him.

Father, we have much to be thankful for, and as we come to this text, we are reminded of the things we need to think in terms of: the brevity of life, the meaning of it

all, and why we're here. And so Father, I pray that You would enable us to think in those terms, that You would focus our minds on the things that are important and as we go through this text You will guide us and direct us in our thinking; and that the Spirit of God would open our hearts to receive the truth of this text, and make the proper applications. So we pray You'd bless us spiritually, build us up in the faith, give us the perspective we need in the days to come.

Father, bless us materially as well. This pandemic continues on, and we pray that You would give us protection from it. And we pray for those who are particularly vulnerable in our congregation, we pray that You would guard them, protect them, keep us safe.

And LORD, we pray that You would bless us in other ways, there are material ways, financial ways that we need to be protected during this time. I pray for those whose jobs need to be secured. I pray that You would secure them and bless those whose businesses are going through difficulty at this time. Protect them and bless them.

LORD, we look to You to bless us in all the ways that we can be blessed. And we know that You do. You promised to do that. I think we're reminded of that in our text this morning. So LORD, may we look to You and may we experience Your good and merciful hand for You're faithful to bless us. Thank You for this time together, LORD. Now bless us as we sing our next hymn and prepare us for a time of study together, we pray. And we pray these things in Christ's name. Amen.

It's always good to take an account of our lives and reassess our priorities. The New Year is approaching which is the traditional time to do that. But we should always do that in light of Scripture. What does the Bible say? It says, "You are just a vapor." (Ja 4:14), 'We walk about as a phantom. (Ps 39:6), 'Soon we fly away'. (Ps 90:10), "Life is short." (Ps 89:47). That should give us perspective.

The LORD told a parable to make that point. It's the parable of the rich fool in Luke chapter 12. The LORD was standing in a large crowd teaching when a man interrupted him and said, "Teacher, tell my brother to divide the *family* inheritance with me." (vs13).

Jesus refused, and He even gave the man a sharp reply, "Man, who appointed Me a judge or arbiter over you?" (vs14). That wasn't an insensitive response—but He had not come to settle financial and legal disputes—that was for the courts of law and human government, not Him. As Leon Morris wrote, "He came to bring men to God, not to bring property to men." So He refused to settle the man's legal dispute.

But He wasn't unconcerned about the man and He used the opportunity to give him and the crowd a lesson—because in that man's request, the LORD saw his underlying need. It wasn't money. It wasn't half an inheritance. It wasn't temporal, transient things. His real need was spiritual and eternal blessing—which goes to the very nature of life. And so the LORD warns him, and us, in verse 15, "Beware, and be on your guard against every form of greed...", (which includes covetousness).

It's what the tenth commandment warns against. The Proverbs describe the greedy person as a person who craves for more, "all day long." (Prov 21:26). He's the opposite of the righteous man. Paul warned against it in Colossians chapter 3, verse 5. He called greed, "idolatry". The seriousness of it is seen here in the fact that the LORD gives two warnings, right at the beginning of what he has to say. He says, "Beware, and be on guard." (vs15). The reason it is so necessary to do that is because greed is based on the false—but an appealing idea that 'more', that 'abundance', will make us happy and secure. Just a little bit more.

That's why greed is idolatry. People think money and possessions will give them fulfillment in life—that it will do for us what only God really can do. And so, possessions become their god.

'Things, though, can't fulfill.' —I reflected on that statement a few days ago and thought, "That is almost a glib statement. —How many times, growing up, did I hear that kind of a statement? 'Money won't make you happy.' And it just doesn't ring true to us." But it's in reality, that's the truth.

And that's the point that the LORD will make. He explains why that is in the rest of the verse. "...for not *even* when one has an abundance does his life consist of his possessions..." (vs15). Possessions can give pleasure—but they cannot ultimately satisfy

because we are not simply physical beings. We're spiritual and the material cannot satisfy that.

Even the Romans understood that; at least some of them did. They had a proverb, "Money is like seawater. The more a man drinks, the thirstier he becomes." The result of drinking in more, the result of grasping for more, is that it makes a person increasingly selfish, increasingly unconcerned for others, and increasingly blind to what is really important. People who are devoted to temporal things are unmindful and unconcerned about eternal things. It's their god. And so they chase shadows and they never come to the substance.

That's this man's problem and the reason he was so concerned with the inheritance. He may have had a legitimate grievance; however the LORD wasn't taking sides. He wasn't even talking about this issue. He looked deeper into the man and saw his fundamental problem. And that was, he was a materialist. That was his problem, and it's often the problem that each of us has. And so this incident is really relevant to each of us. And so to illustrate the problem, and the danger, the LORD tells a story, a parable, about a rich man whose mind was completely fixed on earthly things.

The man was a farmer. Could have been anything. He could have been a doctor, he could have been a lawyer, a banker, a bricklayer, but he was a farmer. —And the LORD calls him a fool. Now he didn't call him a fool because he was naïve about the world or stupid about business or because he had gained his wealth by dishonest means. There's no evidence of any of that. And this is not a parable about the evils of money.

The Scriptures do not condemn wealth in and of itself. Abraham and Job were rich men and their riches were a gift to them from God. This man's wealth was also a gift from God. In verse 16 the LORD describes the land that he farmed as "very productive". Well that was the result of God's gift to him. It was God's providential goodness to him; he gave him productive ground. And the parable is not against the man's work ethic. He was, evidently, an industrious, hard working person. The Bible condones that. It doesn't condemn hard work. In fact, laziness is as much a sin as greed is.

On the face of it, the man seems wise—but he was a fool. Not because of what he possessed, or how he came to possess it, but because of the way he possessed it—and let it possess him. He thought that he could find happiness, satisfaction and security in earthly abundance. That made him a fool, just as it does us, if that too, is our belief.

This man had much and he was blessed with a good harvest. In fact, he had such a big bumper crop that it caused a problem. It was the kind of problem you want, if you're a farmer or a businessman. He didn't have enough space in which to store all of his grain. And so, in verse 17, the LORD said, "he began reasoning to himself" about what he should do, where he should store his crops. —And that reveals a lot about him. Ambrose, the Bishop of Milan, who was influential in Agustin's conversion said, "The rich man has storage available in the mouths of the needy." There's no hint here that he even considered sharing his abundance with the poor in the land. He wanted it all for himself for his profit and pleasure.

So we read in verse 18, "Then he said, 'This is what I will do. I will tear down my barns and build larger ones, and there I will store all my grain and my goods.' " I guess that's not all that unusual, really. A number of years ago, in the late 1980s, Fortune Magazine did a feature story entitled, "*The Billionaires*". And in it, a man named Waldemar Nielsen was quoted. He was an expert on foundations. And he said that a high proportion of people who succeed financially have no interest in charity, no causes, no clear-cut interests. Now there are some examples to that, but on the whole, he said, their lives are their business. Paul called that "idolatry". Having more doesn't make people more generous. It can do just the opposite and give them a desire for even more, so that they hold on more tightly.

This man's life was his business. And the language of the passage suggests that it was all about satisfying self. In the Greek text, the personal pronoun 'my' occurs four times. And the personal pronoun 'I' occurs eight times. 'I' and 'my', it's all about that. He was completely self-absorbed. He didn't think of anyone else. He didn't think of anything

else. His mind was only on the material and on the present—and the near future—but not the ultimate future.

And so with only that on his mind, and thinking that he had achieved success—that 'he had arrived', he made a decision, given in verse 19, "And I will say to my soul, 'Soul, you have many goods laid up for many years *to come*; take your ease, eat, drink, *and* be merry.'" 'Finally I can retire.' And the Bible is not against retirement. Oftentimes it's necessary. There's nothing wrong with retirement. There's nothing wrong with planning for retirement—in fact, that's only wise. But this went beyond retirement. He didn't speak of a well-deserved rest; he was speaking of a life of self-indulgence. And as he speaks to himself, his thoughts reveal everything about himself. He was a materialist and an atheist.

Now there are two kinds of atheists. There are theoretical atheists, or philosophical atheists, people who don't believe that God exists. There's just this material universe. The cosmos is all there is or ever will be. There's nothing more to 'everything' than the material. So that's a theoretical, philosophical atheist. And there really aren't too many of them.

And then there are practical atheists, people who live as though there is no God. There are a lot of them. The farmer was a practical atheist. He makes no mention of God, no acknowledgment of God, expresses no thanks. There's no gratitude—it is all 'my grain and my goods', and, 'what I have done, and what I will do'. He thought of himself as a self-made man; it was his stuff, and he was going to enjoy it. And he was going to live life to the full, because he had many years ahead and he had lots of stuff laid up.

Years ago I heard a sermon by Donald Grey Barnhouse in which he said, "There is no such thing as a self-made man." And that's true. Again, the Bible teaches hard work and self-reliance. And it speaks of rewards for those that work diligently. We're to do that. We are to be a people of discipline and industry.

But the Bible also teaches humility. If a man can plow a field or do business, it's because God gave the physical strength or the mental health to do it. And the opportunity and the circumstances that are favorable. This man had favorable

circumstances as well as the health and the mind to do the work that he did. He had 'good ground'. That's God's gift to him. And it was "very productive", the LORD said. That's providence. God gave him the energy to work hard, and He caused the soil to be fruitful for this man. Everything that we have is from God. What we possess, as well as the time that we have to use it and the opportunities that we have to use it. And it will all be required of us some day.

But man by nature, does not look at life like that. Human nature is curved in on itself. So people think only of themselves by nature—they don't acknowledge God. They think only of self, and their own personal interests. That was certainly true of this man. The things he had obtained by the grace of God became the means of his personal pleasure. He was going to take his ease. —He was going to "eat, drink, *and* be merry". (vs19).

Now there's nothing wrong with being merry. There's nothing wrong with eating and drinking, and enjoying the good things of life. His resolution to be merry did not necessarily mean that he was going to live a hedonistic life of dissipation. The problem was how his life revolved around the use and the enjoyment of material things, without any thought of his soul, and of God, and of the future. Now he speaks of his soul, "I will say to my soul, 'Soul, you have many goods' ", but here the meaning is the equivalent of self. It's not referring to the eternal soul within him. For all of his industry and his planning for the harvest—he didn't plan for eternity, he didn't plan for God's harvest.

So the man said, "Soul...take your ease." (vs19). But God said, "You fool! This *very* night your soul is required of you; and *now* who will own what you have prepared?" (vs20). So suddenly, unexpectedly, at the wrong time, just when the man was about to settle down, rest, and enjoy life—life is over. "You are just a vapor," James said. 'Life is fragile'. 'Life is short'.

So, the wise person takes account of that, knows he or she is just a creature of God and will stand before Him someday. And that day may be soon, because just as God gave the farmer the fruit of the ground, so too He gave him the days of his life, (as He has all of us), and He will "require" it someday. That's the word our LORD uses. And that



word, 'require', was used of asking for the return on a loan. That's what our lives are. They are a loan. We are God's creation and possession, and He will want His return on it.

That's true of the Christian in a special way, as Paul told the Corinthians in 1 Corinthians chapter 6, verses 19 and 20. "...you are not your own. For you have been bought with a price..." Of course, the price is the blood of Christ.

Now that's His elect. Not everyone has been bought by Christ, but no one is his or her own. We are all, elect and non-elect alike, God's creatures. He owns us all. And He will require a person's soul sometime—and it can be at any time. We don't control that. Ultimately we don't control our lives.

The fool thinks that he does. He thinks that he's 'the captain of his soul'. But none of us is. God controls everything. He controls our destiny. He controls all that makes us up and all that we have and all that we are. And just as He 'numbered the hairs of our head', (Matt 10:30), He has 'numbered the days' of our lives. (Ps 39:4). He determined when we would come into this world, and He has decreed the day of our departure. So how foolish to think that we can live without a thought of God—think only of ourselves and determine the course of our lives. You are here only at God's good pleasure.

A man may be a captain of industry, employ thousands of people, and control billions of dollars a day. But if he thinks of nothing but money and earthly things, the LORD calls him "a fool". They prepare for everything but eternity. Suddenly they're snatched away in the fullness of life. "This *very* night your soul is required of you, and *now* who will own what you have prepared?" (vs20).

Men build their kingdoms; they invest time and effort and money in them. They sacrifice health and family for them, only to have incompetent heirs fight over the inheritance, fritter it all away and squander that man's life's work. And so to show the futility and folly of living for this world and amassing stuff for self and for the perpetuation of one's name, God asks the question, "Now who will own what you have prepared?"

The LORD then sums up the parable in verse 21. "So is the man who stores up treasure for himself, and is not rich towards God." The lesson of the parable is simple; beware of greed and be rich toward God.

When is a person rich toward God? Well not until he or she is rich in grace and rich in faith, and in devotion to the LORD. No one is rich toward God until he or she has been born again and has believed in God's Son. There is no spiritual life outside of Jesus Christ. Sin must first be atoned for, paid for, and the sinner declared right with God before he can be rich toward God. And so a person must first turn to Christ in faith, and then live for Him.

People who are rich in worldly possessions can do that. They can do that. —They don't have to be fools. They can be wise in the ways of the world and wise in the ways of heaven. We can retire and enjoy life. There's nothing wrong with that. Paul says, 'Rejoice...always', Philippians 4:4. "Again I say, rejoice." Christians should be joyful people. The question is, "What is our joy in?" The *Shorter Catechism* begins with the right question, and then it answers it. You know it. "What is the chief end of man? Man's chief end is to glorify God and enjoy Him forever."

One of Satan's lies is that God wants to deprive us of joy and fulfillment in life. No, His design is for the greatest fulfillment and lasting joy. But it is in Him, and finding our purpose in His purpose. Christ said, "Seek first His kingdom and His righteousness, and all these things will be added to you." (Matt 6:13). Wealth and possessions to the degree that you should have them—and then opportunities will be added to you to serve Him.

There are many examples of people who have had wealth and have been rich toward God. In the Book of Luke, for example, later in chapter 19 is Zacchaeus, who is saved, miraculously, and uses all of the wealth that he'd accumulated, (and not always in the best way), to bless the people of Jericho. And then there's Joseph of Arimathea. Just a couple of biblical figures that used their wealth well and were rich toward God. Rich men who used it for His glory.

Well, that's from the Scriptures, but church history is filled with examples as well. Count Nikolaus von Zinzendorf, and the Countess of Huntington who both used their fortunes, their wealth, to influence those in their day with the Gospel and to provide for many people their material needs and their spiritual needs.

And there was William Borden. I've told this before, so some of you have probably heard this, but it fits well with, I think, what our LORD has said. William Borden was very much the kind of person that Jesus spoke about, who sought first God's kingdom. He was a son of privilege. He was wealthy, well educated, and very gifted. He graduated from Yale where he excelled in academics and athletics.

While at Yale he decided to become a missionary to the Muslims in China. To prepare for that ministry, he went to Princeton Seminary where he was a good student and a leader of students. One of the professors, William Green, would often see Borden out of his window going to class and commented, "That man is so strong and is so sane that his prospect of life on earth is better than that of any student in our seminary."

Soon after graduating, Borden left for Egypt, where he planned to study Arabic and the Quran before going to China. Before going, he arranged with his father to have his large inheritance given to Christian schools and missions. Then he sailed off to begin his life's work. Soon after arriving in Cairo—he died of meningitis.

Now, to many people, his life would seem to have been a complete waste. It certainly would have to that man at the beginning of the passage who asked Jesus for help in getting the inheritance. But it didn't to William Borden. His dying testimony was, "No reserve, no retreat, no regrets." And why should he have had regrets? He was obedient, following God's call—arrived at his God appointed destination—where God called him home to his eternal reward. He was rich toward God.

I'll close with Psalm 39, verses 4 through 6. Here David prayed,

<sup>4</sup> LORD, make me to know my end,  
And what is the extent of my days;  
Let me know how transient I am.

<sup>5</sup> Behold, You have made my days as handbreaths,  
And my lifetime as nothing in Your sight;  
Surely every man at his best is a mere breath.

<sup>6</sup> Surely every man walks about as a phantom;  
Surely they make an uproar for nothing;  
He amasses *riches* and does not know who will gather them.

Psalm 39:4-6

This year, may God make each of us to know our end, so that we may live for Him, live to His glory, where we will find fulfillment and real joy, lasting joy, and eternal reward. We will have no regrets.

If you're here without Christ, you'll have many regrets. If you've not believed in Him as Savior, may He make you to know your end—which is not a pleasant end. It's an end of judgment. You're on the path of the fool. Be wise, come to Christ, flee to Him where there is forgiveness of sin, and life everlasting. And then live for Him, live a life that counts for eternity—be rich toward God. May God help all of us to have that as our ambition, and to pursue that as our course. Let's bow in a word of prayer.

Father, we do thank You for Your goodness to us and for this parable that the LORD told, and that we need to reflect upon. To remember how brief life is, and that all

that we have is a gift from You, and someday it will be required of us. We'll have to give an account.

And yet, LORD, You have set before us opportunity that is really a life of fulfillment, a life of real joy, a life of real accomplishment. And it's found in Your will for us. And so may we seek that, and seek to live a life that brings honor to You, glory to You, to our Triune God. So LORD, we look to You to bless in that way. We thank you for this time and pray these things in Christ's name. Amen.

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