

The Parable of the Covetous Fool, Part 2

Luke 12:16-21

This is often called or referred to as the Parable of the Rich Fool. I don't have any problem calling it that, but since Jesus tells the parable in response to a covetous man, and since the emphasis in the parable is less on the rich part of that and more on the fool part of that, I prefer to call this the Parable of the Covetous Fool. Wealth is not the issue. His covetous heart is the issue. Let's read that starting in verse 16. "The land of a rich man produced plentifully, and he thought to himself," Actually, the verb there is, he was thinking to himself. He's got this ongoing, internal dialogue with himself. Okay. He was thinking 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 bigger 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."'"



Let's stop there. Obviously, we can see the subject of Jesus' parable is not a God-centered man, is he? He is not a God-fearing man. This is a self-centered man. We can see in his reasoning, in his, his mind, thoughts of God never enter his mind at all. Instead, he's consumed with thoughts about himself. If you want to know if you are a covetous person, think about how often you are at the center of your thinking and how little God is at the center of your thinking. That is the main thing Jesus wants us to see about a covetous heart, namely, that self is at the center of a covetous heart. Self is the reality that hides behind all idols, no matter what they look like, no matter what shape, no matter what form, no matter what color. Self is behind all idolatry and all false religion. Any worldview other than the Christian worldview is a means to a self-centered end. Self is at the center. Self is the idol.

When you take that thought back into verse 13, Jesus wants us to see that self is at the center of that man's covetous heart, too. It just reinforces what we have already seen about him and what we know about him. He's not coming to Christ because he's enthralled with Christ. He's not coming to Christ because he's so caught up in Jesus' pure beautiful truth



teaching. He's coming to Christ to see what he can get out of Christ and how he can use Christ for his own ends. And so many people come into churches with that heart. So for the sake of this man, for the sake of this crowd, Larger crowd, and also for the sake of instructing his own disciples, Jesus delivers a parable to uncover and to illustrate the hidden sin of coveting. I've got nine observations about this parable. Okay. They are nine observations that we can make about coveting.

Number one: A covetous heart is an ungrateful heart. Look back in verse 16. As Jesus sets this up, he tells us, "The land of a rich man produced plentifully." Notice that? It's the land, not the man, but the land is the subject of Jesus' opening sentence. Jesus assumes he is thinking about the fact that the land is productive. And who's behind the land being productive? God in heaven. He's the one that sends rain on the just and the unjust. He's the one who causes sun to shine on the just and the unjust. He's the invisible power behind crops growing, causing ground to be fruitful, businesses thriving or not thriving. God is in control. The man's bounty came from God, not himself.



So you might stop and ask, Where's the thanksgiving in this man? Where's the gratitude in his heart? Not to be found, is it? He is like the rest of the unbelieving world. He doesn't honor God as God and doesn't give thanks. He is not thankful. Why? Because he thinks that he is the reason for his wealth. He is ungrateful. Who should I thank? Me, myself and I? Very well, thank you, me, myself and I. That's how he thinks. Exhortation for us: Be humble, don't be proud in your so-called accomplishments, whatever they are. Don't think highly of yourself. Think with sober judgment. Recognize how God uses means to bless and provide for us, and then take time to give thanks.

Number two: A covetous heart is a stingy heart. Any generosity in this man? Do you see it anywhere? No, not one thought of generosity. He is selfish. He hasn't entertained one thought of sharing the abundance that God gave him out of the soil. His only thought is to hoard it for himself. His heart is cold. It is unfeeling. It is uncaring. It was Saint Augustine who famously said, Quote, "The bellies of the poor are much safer storerooms than his barns." That's how we need to think as Christians. We need to think that way, to store our extra in the



bellies of those who have need. So our exhortation, Paul commands the rich of the world in 1 Timothy 6:18, "to do good, to be rich in good works, to be generous and ready to share." Look, here in this country, in comparison with the rest of the world, in the context of all human history, most of us are the rich in this present world, aren't we? So have somebody over to your house and feed them. Have people over; get them into your house and find those people who you think can't repay you. Be generous. We need to cultivate generous hearts and share with other people.

Number three: A Covetous heart is a narcissistic heart. If you count the words in the Greek text of this guy's internal dialogue that Jesus gives him here: forty-six words of this man talking to himself. And you know what? Twenty of the forty-six words are self-referential. Almost half of the words, referring back to himself. He's got himself so fixed to the center. He loves himself. He's talking to himself, and he's talking to himself about himself. He's asking and answering his own questions. I mean if that's not narcissism, self-infatuation.



I mean exhortation? Here's the exhortation, Get over yourself! Make your conversation about learning about others. Notice your own speech. When you get together and talk with someone, do you actually take an interest in them, try to draw them out, see how they're doing, see what's going on in their lives? That's a good practice to get into if you want to break the habit of self-referential narcissism. Get outside of yourself, get to know others, talk with them, give thanks for them when you break that conversation. Give thanks for that person. Give thanks for their uniqueness. Sometimes people bug you with their little quirks or whatever. Give thanks for those quirks because those quirks are signs, they are not like you, and that's a good thing. God made us different. Give thanks for people, know them, give thanks for them, serve them through the ministry of supplication; prayer toward them, for them. Acts of practical kindness for other people. So American Christian, it is not all about you; it is all about Christ. So be Christ. Act like Christ to some other people.

Number four: A covetous heart is an anxious heart. A covetous heart is an anxious heart. So look again at the question that is perplexing him in verse 17. He said, "What



shall I do, for I have nowhere to store my crops." He is having an anxiety attack about this. Does he have any reason to be anxious? God just supplied him with this bumper crop. His barns are overflowing so much, he has run out of room to store all of his crops. Having all of his needs met, having all his wants satisfied to overflowing, still having a super abundance of wealth left over, what is he doing? He is wringing his hands, asking, what shall I do?

Exhortation for us? Again, if we have a heart of gratitude, we are more likely to be content with what we have and quick, fast to share the excess with other people, which gets us outside of ourselves, which gets us focused on other people. We're going to have no anxiety worrying over all that extra stuff because we know God cares for those who fear him and trust him and share with other people.

Brings us to a fifth point. What does he do when he's anxious? He prays to his god. A covetous heart is an idolatrous heart. Saw this from the very first, covetous heart is an idolatrous heart. When lacking gratitude, failing to honor God in his heart, he exchanged God for an idol, that is, himself.



The stinginess and the narcissism tell us about the contours, the shape of his idolatry. The lines are drawn as small and close as his tiny little self-absorbed heart, and all that idolatry leads to anxiety, and that anxiety provokes him to pray. Instead of praying to God, he brings his concerns to his idol. He starts talking to his idol. He starts petitioning his idol with his problem. Verse 17: "What shall I do, for I have nowhere to store my crops?" And lo and behold, his god answers him in verse 18. He said, "I will do this." This is insight into this mental conversation and showing him actually praying for himself and then answering his own prayers. This is evidence of prideful thinking. It's a crippling pride, that has imprisoned his thinking in a very small, tiny little prison cell of his own brain. This man foolishly sees himself as the fount of all wisdom, as if he and his own resources are the answer to all of his problems.

What's the exhortation for us? Christian, try to discipline your mind to meditate on Scripture and pray. Pray to God. Pray to the God of Scripture, the God of the Bible, the God who is saturating your mind because his Word is in your heart. Be saturated with his Word. And what else, and whatever else enters



your mind throughout the day, whether it's news from websites or radio or television, whether it's grocery shopping, demands of parenting, laundry, food preparation, oil changes, co-workers, whatever it is, let those thoughts pass through the prism of God's Word in your mind and prayer. Have God alongside you in your day because he *is* alongside you. Walk with him. He is always present. He's always there. Pray through everything you think through. While you're developing that discipline, start with this discipline right away: Never ever have an atheistic conversation with yourself, one that cuts God out. Always involve God in your thought life.

Sixth point: Prayerless idolatry leads to weariness. Number six: A covetous heart is a weary heart. A covetous heart is a weary heart. He cannot rest until he takes care of all his stuff. Looking again at verse 18, the rich man says, "I will do this," and there's a flurry of activity coming out. "I will tear down my barns and build larger ones, and there I will store all my grain and my goods." No rest. Just a ton of work. Listen, just unpack that, to tear down his barns means he has to empty his granaries. He's got to transfer all the crops he's been storing into another granary, which means he needs more money to



hire the trucks, pay the laborer, rent temporary space, move the grain. Then he's got this massive demolition project, clearing away all the rubble, taking it to the trash yard. He's got to prepare for the building project and clear the land. To build bigger new and improved barns, he has to hire an architect to design it, hire a builder to build it. He's got to find a trustworthy supervisor to oversee the project, protect his money so that it's not wasted, squandered, or stolen. And then, when he is finally open for business, he's got to take all that grain he's been storing in the rented space and do the same process again and load it into those granaries. No rest in this flurry of activity.

So when his pastor says, Hey, dude, I haven't seen you in church for the past couple of months. Yeah, I've got barns, I've got barns to build. I've got barns to tear down. I've got barns to build. I've got so much to do, I just can't make it. Pastors hear this all the time. And we want to point you back to Solomon's wisdom, who, after considering all that he had built, Ecclesiastes 2:11, all that his hands had done, the toil he had expended in doing it, he came to this conclusion: "Behold, all was vanity and a striving after the wind, and there was nothing



to be gained under the sun." Do you think you're wiser than Solomon? Of course not.

Exhortation? Stop it. Just stop it. Stop wearing yourself for money. Proverbs 23:4-5 says, "Do not toil to acquire wealth; be discerning enough to desist." You can hear him pleading there; please. "When your eyes light on it, it is gone, suddenly it sprouts wings, flying like an eagle toward heaven." Try chasing that eagle. Listen, don't tire yourself out. But he can't stop. Why? Because idolatry is a cruel taskmaster.

Covetousness keeps him grabbing, grabbing, reaching, reaching, driving him toward a false promise, which is number seven. Number seven: A covetous heart is a self-indulgent heart. By being stingy instead of generous, by hoarding instead of sharing, this man will find no actual pleasure, no real joy in his wealth. He's not even living in reality, talking to himself like this. He's living in this dreamworld in his own mind of this utopia that he's creating. He's motivating himself with visions of self-centered consumption. Look at verse 19: "I will say to my soul, 'Soul, you have ample goods laid up for many years.'" Does he have any of that? No. He says, "Relax, eat,



drink," he's already spending it, "be merry." That is not reality. That is fantasy.

There is no true rest in passivity, and so the only activity he can imagine in his dreamworld is when he stirs himself to consume something, to eat and drink. Give your body what it craves. This is hedonistic paradise, isn't it? Indulge all your sensual impulses, don't deny yourself any pleasure. Get rest, keep on resting. When you're bored from resting, listen to your body. Respond to your central appetite like the animals do. They're happy. Give your body what it wants. And deception of all deceptions: You'll finally achieve happiness. Be merry! Another present tense verb. Keep on being merry. Keep on being glad. Go on celebrating. Keep on living the good life. Don't ever let it end. Eternal party!

Exhortation for us? Don't get caught up in the world's versions of utopia, of heaven, of paradise, of everything they chase. Again, let your mind meditate on what God says the good life is about. The good life can be found in a dark, dank prison cell, and your heart will erupt with hymns like Paul and Silas. Loving and worshiping God, giving thanks, rejoicing, finding



contentment in God and his gifts, loving others, sharing with them, being generous with your excess, accepting your lot, your station from God, enjoying all that God has given you in the fear of God, entering into heavenly rest and eternal reward of God himself, that is the Christian version of joy and happiness.

And the sad truth about self-indulgence, it is so barren and lonely. Point number eight: A covetous heart is a lonely heart. A covetous heart is a lonely heart. Where are all his friends and family in his imagination? Again, verse 19: "I will say to my soul, 'Soul, [...] relax, eat, drink, be merry.'" No one else around. Just him and all his cold, dead stuff. Everyone else has been crowded out by his self-centered ambition. I'm sure in getting there he sacrificed a lot of relationships.

Exhortation? Beloved, use your earthly treasure to build treasure in heaven, which means investing in God's work and investing in God's people, investing in others. Fill your life with other people; make your life about serving others. Don't live for self-fulfillment and self-gratification. Don't treat others like tools, like a means to making yourself happy, getting what you want. Serve God, serve others. You will find



joy. Why? Because Jesus said, "It is more blessed to give than to receive." Do you trust him in that; the worse is yet to come.

Number nine: A covetous heart is a proud heart. Instead of being wise and saying, "If the Lord wills," this man assumed that tomorrow would be just like today, and he'd have a whole string of tomorrows that look just like today. He's presumed upon God, thinking he's going to live long enough to see his plan come through. James says this, James 4:13 and 14: "Come now, you who say, 'Today or tomorrow we will go such and such a town and spend a year there and trade and make a profit.' You do not know what your life will be like tomorrow. What is your life? For you are a mist that appears for a little time then vanishes."

In his pride, this guy has erected a castle, and that castle is his fortress to protect him from all harm, to mitigate against all disaster, and little does he realize his castle has become his prison, his fortress is going to be his grave. What is the exhortation? Well, that brings us to our final point: Jesus corrects a covetous heart. He has confronted, illustrated, and now he is going to correct a covetous heart. For those to



hear with ears in this crowd, Jesus clears away the mirage of greed in verse 20: "But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'" Jesus says verse 21, "So is the one who lays up treasure for himself and is not rich toward God." This is the end of those who trust in wealth. This is the end of those who are deceived by their covetous heart. And in being deceived, they make three major miscalculations. They commit three sinful errors.

The first sinful error is that they fail to see the difference between ownership and stewardship. God told the man in verse 20, "This night," that's emphatic in the Greek; it's very sudden, "your soul is required of you." Jesus has God interrupting this man's musing, his planning, his dreaming, his vain imagining. And all these plans for building this little dreamworld paradise evaporate in a second. They're consumed by the cold reality of death. The verb translated, required of you, comes from the world of commerce. Required, indicates the man's life was not his own. He didn't own it. The loan came due. He is required to pay. His life isn't his; it's God's.



Listen, when God comes to collect your soul, there is no bargaining for more time. Your soul belongs to God, not to you, and he takes it when he wants to take it. Not only that, but you're going to give an accounting to God for everything he has given you and what you have done with that soul. You're not the owner of your soul or your life or anything in it. You're just a steward, and a steward must give an account to the true owner. "Moreover," 1 Corinthians 4:2, "it is required of stewards that they be found faithful." Who is the one who is going to define the word "faithful" on that day? It's God.

Second sinful error: Second sinful error is failing to see the difference between gift and gain. It's the error of treating the gift like gain and completely ignoring true gain altogether. That's the error. God told the man, "This night your soul is required of you, and the things you have prepared, whose will they be?" When not even his soul is his own to do with what he wants to, what happens to the rest?

Listen, covetousness makes the heart so weary. Why? Because you think you've got to hold onto it because you think it's gain. He looked upon God's gifts as his own personal gain. He



failed to recognize God's gifts, they're just signs. They're gifts that are signs that point to God's favor and goodness. The true reward of life, what true gain is, which is God himself. "What will it profit a man to gain the whole world yet forfeit his own soul?" This man was so inattentive to what true gain is that he got lost in all this stuff, in thinking the gifts were his gain. That's the tragic tale Jesus tells us in Luke 12:21 of the "one who lays up treasure for himself but is not rich toward God." Job says as he goes to bed rich, but he'll do so no more. He opens his eyes; his wealth is gone.

Brings us to a third sinful error, it's perhaps the chief error: failing to discern the difference between poverty and prosperity. He's failing to discern the difference between poverty and prosperity. He fails to know the source of true wealth. He fails to understand what true treasure is. If you see yourself not as an owner, but you see yourself as a steward, then you see yourself in the right light. You're a steward. When you see the things of your life as gifts for a steward to manage and not as gain for him to stash, hoard and hold onto, then you see what all that stuff of life points you to. You see God as the only real treasure. Your relationship with him is the only



true reward. And when that happens, we use all earthly goods to gain a heavenly reward.

Proverbs 11:4 says, "Riches do not profit in the day of wrath, but righteousness delivers from death." Rich in Righteousness: That is what it is to be rich toward God. To be rich in righteousness, you don't need a dime. Jesus did not use, I just want to say this, maybe, as a footnote, he did not use a wealthy man, here, as the subject of his parable because he doesn't like rich people. Jesus is not some socialist at heart, advocating for communism or the redistribution of wealth. No. He does not have anything against property ownership or wealth. Some of his closest disciples were wealthy. He was supported by the wealth of many wealthy women who followed along in their retinue. The commandments themselves, "You shall not steal. [...] You shall not covet anything belonging to your neighbor." They tell us the Bible affirms property ownership and the accrual of wealth. The Bible attests to God's blessing and favor that comes up on rich and poor alike and increase in wealth is a blessing. It creates an opportunity for a life of generous stewardship.



That said, though, wealth has with it, and the more wealth, the more problem here, it has an attendant danger. Wealth and riches have an attendant danger, and that is why Paul tells Timothy to warn the rich. As for the rich in this present age, he charged them not to be haughty, nor to set their hopes on the uncertainty of riches but on God, who provides, richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future so they may take hold of that which is truly life.

I love that here in America so much of American money, in the best sense, has gone to support missions around the world, supporting and trying to build churches and send faithful, godly, called, trained men and women around the world to build churches, to bring the Gospel. We're funding that from here, from our plenty. That's, that's what wealthy people do. Jesus does not tell the rich to give away everything in some singular act of generosity. Why? Because you do that one time, and then you're poor; you do that one time, and then you're poor, and you're the one begging. But they are to manage what God gives them and manage it wisely so they can keep on growing wealth and



then showing generous stewardship to those who are in need. They only do that, though, when the rich understand what real treasure is, that it is rich in righteousness before God.

J. C. Ryle asked this, he says, "When can it be said of a person that he is rich toward God? Never until he has gone to Jesus Christ and bought from him gold that has been tested in the fire. When can it be said of a person that he is rich toward God? Never until he has a house not made with hands, but an eternal house in the heavens. Such a person is truly rich. His treasure is incorruptible. His bank never breaks. His inheritance does not disappear. Man cannot deprive him of it. Death cannot snatch it out of his hands. All things are his already. And best of all, what he has now, is nothing compared with what he will have hereafter."

Folks, the same can be said for all of us who put no hope in the uncertainty of riches, but who put all our hope in God, who richly provides us with everything to enjoy. When we do, our hearts are filled with gratitude. We're content in him. And our earthly treasure is for building heavenly treasure. That is why Jesus said at the end this section in verse 32, "Fear not,



little flock, for it is your Father's good pleasure to give you," not just some riches, not just some coin, "the kingdom." The entire kingdom! "Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with treasure in the heavens that does not fail, where no thief approaches, and no moth destroys. For where your treasure is, there your heart be also."