

Limited Resources, Limitless God

Session 5

January 4, 2026

When Your Finances Fall Short

The Point: Trust in God is far richer than financial prosperity.

Session Passages: Luke 12:13-21; 21:1-4

Luke 12:13-15

Connection to the Point: Life does not consist in any amount of physical abundance.

The Setting. This passage falls in a section of Luke's Gospel often referred to as the travel narrative (9:51–19:27). By this time in His ministry, Jesus's influence had increased. Large crowds surrounded Him, and the people hung on His every word. While traveling toward Jerusalem, Jesus gave His followers some important teachings regarding discipleship. Early on during this time, Jesus told the parable of the good Samaritan (10:30-37) where He spoke about the importance of loving all people. He also modeled prayer for them (11:1-13). All along Jesus dropped hints of the coming suffering He would face and the persecution that His followers would endure.

In the opening scene of chapter 12, Luke depicted a crowd. The Lord warned His disciples not to give in to the religious leaders and not to compromise with anyone in order to avoid persecution. Jesus knew that in the midst of persecution, they faced all sorts of challenges to their total devotion to God. They would even be hauled into the synagogues and before magistrates to defend themselves.

Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me" (v. 13). The mentioning of the legal system must have spurred someone in the crowd to interrupt Jesus as He taught His followers how to respond to the authorities (12:11-12). The anonymous man appealed to Jesus in an attempt to persuade Him to settle a dispute with his brother over the division of his father's estate. Mosaic law addressed this sort of matter (Num. 27:1-11; 36:7-9; Deut. 21:15-17), and usually the parties would have presented it to a rabbi for resolution. Apparently the man insisted that Jesus side with him in this dispute with his older brother. They could have kept the property together and lived jointly, but the younger brother wanted to separate his share and live independently. Such a division would have likely reduced the overall wealth of the family. Motivated by greed, this younger brother essentially commanded Jesus to assert His authority to do what he had already decided needed to be done.

"Friend," he said to him, "who appointed me a judge or arbitrator over you?" (v. 14). Jesus refused to get entangled in the man's family fuss over material possessions. He had a more important mission to fulfill. The word translated as "friend" literally meant "man," and Jesus likely meant it as a gentle rebuke. Preoccupied with the thoughts of property and money, he had not really heard what Jesus had taught about trusting God for the necessities of life.

He then told them, "Watch out and be on guard against all greed" (v. 15). Jesus saw right into the man's heart and warned him about his excessive focus on possessions. Yet Jesus broadened His warning two ways. First, He addressed the entire crowd of listeners through the use of the second person plural form of the verb translated "watch out," meaning "you all watch out." Therefore, Jesus not only warned the man but also the crowd as well His disciples. The two present imperatives called for His listeners to keep their eyes open and remain constantly vigilant against greed because of its constant and insidious attacks. Second, He warned them about all forms of greed. This all-consuming drive and lust for more and more can completely swallow up a person's life. Greed can bring a person to the place where there is no room for anything else, not even God. This intense desire to have more can fuel disagreement and disharmony. It can make a person insensitive to others and cause distortions about life.

"Because one's life is not the abundance of his possessions" (v. 15). When a person defines life in terms of grabbing as many possessions as possible, that individual ends up serving those created things rather than the Creator (Rom. 1:18-32). This man apparently thought that the division of his father's inheritance would solve his problems; however, Jesus wanted

him to deal with much deeper matters. In the parable which followed, Jesus taught the principle that life's true meaning cannot be found in piling up personal wealth and assets.

Luke 12:16-21

Connection to the Point. True riches come from God and storing up treasures with Him.

Then he told him a parable (v. 16). Jesus often told parables to provide a vision of life, especially of God's kingdom. Over a third of His instruction came by way of parables. With this particular parable, Jesus illustrated His point that life consists of more than wealth and possessions.

A rich man's land was very productive (v. 16). While the Jews would have assumed that everything belonged to God and that He had made the land productive (Pss. 24:1; 104:14), this man gave no acknowledgment of God for his crops. One should also note that Jesus said that the man had already attained a wealthy status. His wealth alone did not make him a bad person. He has simply prospered financially for himself without a thought of obligation to God.

He thought to himself, "What should I do, since I don't have anywhere to store my crops?" (v. 17). His crops had produced so much and exceeded his expectations that this businessman no longer had the capacity in his present storage barns to store his crops. His question revealed his selfish focus (note the nine first person pronouns in vv. 17-19) without giving a thought of sharing his bumper crop with other less fortunate people.

"I will do this," he said. "I'll tear down my barns and build bigger ones and store all my grain and my goods there" (v. 18). With his wealth of resources, this man planned his life with confidence. He would take the necessary steps in order to manage his wealth better and enjoy life to the fullest. Up to this point, Jesus had not said anything that would have greatly surprised his audience. Due to his unanticipated, unusually large harvest, the farmer calculated that he had insufficient storage for his grain and goods. Therefore, he came up with an innovative way to expand his investment portfolio. Rather than taking up more farmland by building additional barns, he determined to tear down his current storage barns in order to build larger ones. This man had made prudent, efficient plans for his future; however, his retirement plan ran counter to the strictest Jewish piety. His ruthless appetite to stockpile more wealth without regard to anyone else blinded him of his deepest need.

Then I'll say to myself, "You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself" (v. 19). The farmer assumed that storing up his possessions in his new barns would give him security for many years. Apparently once this man completed his aggressive building project and stored up his mountains of grain, he determined that with everything planned he could sit back and enjoy life. He echoed the philosophy expressed in Ecclesiastes 8:15, "So I commended enjoyment because there is nothing better for a person under the sun than to eat, drink, and enjoy himself, for this will accompany him in his labor during the days of his life that God gives him under the sun." But whereas the writer of Ecclesiastes recognized the fear of God and obedience to His commands was to be at the center of one's life (Eccl. 12:13-14), the farmer left God completely out of the picture, believing he had complete control of his life.

But God said to him, "You fool!" (v. 20). Everyone in the crowd would have admired the shrewd farmer for his sense of business and his great success, but God called him a fool. His self-satisfied anticipation of retirement revealed a fatal flaw. This farmer assumed an abundance of wealth would give him satisfaction for the rest of his life. He thought about everything to secure himself and his future except that he had left God out of his planning. Doing so made him a fool. His words and his actions revealed that this prudent businessman had acted foolishly and showed that he was a practical atheist (Pss. 14:1; 53:1-4; Rom. 1:21-23). Failing to recognize that he was dependent upon God not only for everything he had but for his very life as well proved this man to be a fool.

This very night your life is demanded of you (v. 20). He had counted on his wealth to sustain him; however, he had made no preparations for eternity. All of his planning for his future came crashing down when God announced his almost immediate impending death. This man failed on several levels. He did not recognize the fleeting nature of life (Pss. 39:5-8; 90:12) and made no preparations for what lies beyond death. He focused on selfish ambitions and pleasures without realizing he had

missed out on what ultimately mattered the most. All his finagling to amass a secure life for himself could not provide what he really needed—a relationship with God. He may have enjoyed life in the short term, but he would learn that possessions will never bring right standing before God (Jas. 5:1-6).

And the things you have prepared—whose will they be? (v. 20). One should note the irony of this lingering question. This rhetorical question connected the parable to the anonymous man in the crowd who had demanded that his brother be forced to settle an inheritance issue. The man in the parable would not enjoy his own wealth.

That's how it is with the one who stores up treasure for himself and is not rich toward God (v. 21). The rich man in the parable thought everything revolved around him, claiming that it belonged to him—“my crops . . . my barns . . . my grain . . . my goods” (vv. 17-18). But Jesus applied the parable by noting that the man had made a disastrous investment in his future by storing up earthly treasure for himself and neglecting to find real treasure in God. By telling this parable, Jesus did not condemn planning and wealth. Nor did He insinuate that wealthy people cannot be rich toward God. However, He warned against taking wealth and directing it totally for selfish purposes. Life's only true riches come from God through faith in Him and result in storing up eternal treasure with Him. Jesus also taught this truth in the Sermon on the Mount (Matt. 6:19-21). These verses contain a prohibition against hoarding earthly wealth and command to accumulate treasure in heaven. Jesus warned that people's hearts tend to be wrapped around the wrong treasure. Most people fear poverty when they should have more fear of wealth.

Luke 21:1-4

Connection to the Point. Jesus took note of the widow's sacrificial gift.

The Setting. Throughout His ministry, the scribes and Pharisees attempted to trick Jesus with the deceptive questions. One by one He outmaneuvered them each time. The final week of His earthly ministry reached a climax as Jesus entered Jerusalem as a king riding upon a donkey as joyful crowds cheered (19:28-40). During this week, Jesus turned the tables on the Jewish authorities with a series of questions for them to answer. Jesus warned His disciples one last time about the religious leadership (20:45-47). Filled with self pride, the teachers of the law viewed themselves as superior to poor widows and even used them as pawns. This mention of the scribes devouring the houses of widows led to Jesus making a comparison of one widow's gift with the gifts of the wealthy.

He looked up and saw the rich dropping their offerings into the temple treasury (v. 1). During the week of Passover, many people would have crowded the temple grounds and a lot of money came into the temple treasury. Luke seems to suggest that Jesus was in the midst of teaching (20:45-47) when He “looked up and saw the rich dropping their offerings into the temple treasury” (21:1). Each box had a designated purpose for which the offering could be used, such as alms, temple upkeep, ongoing support of the temple worship. Sitting near the treasury, Jesus could have easily observed people as they dropped in their offerings. Both Luke and Mark note that Jesus saw the rich placing large sums into the temple treasury (Mark 12:41; Luke 21:1). The coins clanged as they fell into trumpet shaped receptacles, and the larger offerings would have drawn much more attention.

He also saw a poor widow dropping in two tiny coins (v. 2). Luke described what Jesus saw. As a poor widow approached the collection box, she dropped in two small copper coins known as *lepta*, the smallest coins in circulation. Then she quietly slipped away. The value of these coins would have equaled only one-sixty-fourth of a denarius, the daily wage of a laborer (Matt. 20:2).

Truly I tell you (v. 3). Luke did not need to mention that Jesus gathered His disciples because He had just addressed them (20:45-47). Jesus drew attention to what He had witnessed with this introductory phrase.

This poor widow has put in more than all of them (v. 4). Most observers would have reckoned her offering as so meager it was not worth mentioning, but Jesus commended her generosity. This poor widow had given proportionately more than all the others. A literal reading of the Greek text offers a more staggering understanding—she put in more than the combined gifts over everyone! This woman stored up treasure in heaven (12:33-34).

When Jesus declared that she had dropped in more than all the others, He indicated that the gifts to God are not assessed by their monetary worth but by the sacrifice of the worshiper. This woman had chosen to give away the money she had to buy food for the day. She had chosen satisfaction for her soul over food for her body.

For all these people have put in gifts out of their surplus (v. 4). Jesus did not put down the contributions of the others who believed in God and trusted Him. The wealthy gave much because they cared about the ministry and work of the temple. However, they donated their money out of an excess. Their gifts cost them little because they gave out of their leftovers.

But she out of her poverty has put in all she had to live on (v. 4). The poor widow could have held back one coin and would have still given half of her money, but she gave her last two coins. She gave everything she had and trusted God to care for her. Jesus wanted His disciples to see this lesson of total surrender and willingness to trust in God's provisions.

The heart of the giver determined the value of the gift in God's eyes. Her sacrifice made her gift valuable. She gave to God as an act of worship and as a privilege. Her attitude toward giving challenges the mindset that says, "I'll give when I have more." This widow had virtually nothing on which to live, yet she gave out of her poverty. Believers honor God when they trust Him with their giving.

Sources

Barry, John D., ed. "Parable," *The Lexham Bible Dictionary* (Bellingham, WA: Lexham Press, 2016).

Barton, Bruce B.; Veerman, Dave; and Taylor, Linda K. *Luke, Life Application Bible Commentary* (Wheaton, IL: Tyndall House Publishers, 1997).

Bock, Darrell L. *Luke, Baker Exegetical Commentary on the New Testament* (Grand Rapids, MI: Baker Academic, 1994).

Bock, Darrell L. *Luke, The NIV Application Commentary* (Grand Rapids, MI: Zondervan Publishing House, 1996).

Butler, Trent C., gen. ed. "Parable," in *Holman Bible Dictionary* (Nashville, TN: Holman Bible Publishers, 1991).

Clarke, W. N. and Bliss, George R. *Mark and Luke, American Commentary on the New Testament* (Philadelphia: American Baptist Publication Society, 1884).

Easton, M. G. "Parable," in *Illustrated Bible Dictionary* (New York: Harper & Brothers, Publishers, 1893).

Garland, David E. *Luke, Exegetical Commentary on the New Testament* (Grand Rapids, MI: Zondervan Publishing House, 2011).

Green, Joel B. *The Gospel of Luke, New International Commentary of the New Testament* (Grand Rapids, MI: William B Eerdmans Publishing Company, 1997).

Keener, Craig S. *The IVP Bible Background Commentary New Testament* (Downers Grove, IL: InterVarsity Press, 1993).

Marshall, I. Howard. *The Gospel of Luke, New International Greek Testament Commentary* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 1978).

Nolland, John. *Luke 9:21–18:34, Word Biblical Commentary, vol. 35B* (Dallas: Word Books, 1993).

Nolland, John. *18:35–24:53, Word Biblical Commentary, vol. 35C* (Dallas: Word Books, 1993).

Orr, James. "Parable," in *The International Standard Bible Encyclopedia* (Chicago, IL: The Howard-Severance Company, 1915).

Orr, James. "Treasury," in *The International Standard Bible Encyclopedia* (Chicago, IL: The Howard-Severance Company, 1915).

Phillips, John. *Exploring the Gospel of Luke, The John Phillips Commentary Series* (Grand Rapids, MI: Kregel Publications, 2005).

Robertson, Archibald Thomas. *Word Pictures in the New Testament, vol. II* (Nashville, TN: Broadman Press, 1930).

Stein, Robert H. *Luke, New American Commentary, vol. 24* (Nashville, TN: Broadman and Holman, 1992).

Wilcock, Michael. *The Message of Luke, The Bible Speaks Today* (Downers Grove, IL: InterVarsity Press, 1979).