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# HOW TO SOLVE WORRIES ABOUT MONEY

Luke 12:22-34

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Luke Lesson 60

## How to Solve Worries About Money Luke 12:22-34

Economist John Kenneth Galbraith observed, "Money is a singular thing. It ranks with love as man's greatest source of joy—and with death as his greatest source of anxiety" (*Reader's Digest* [4/84], p. 93).

Most of us are prone to worry about money. If we don't have enough, we worry about how to get it; if we have plenty, we worry about whether we really have enough and about how to hang on to what we have. Worry has been described as "a thin stream of fear trickling through the mind. If encouraged, it cuts a channel into which all other thoughts are drained" (Arthur Somers Roche, in *Reader's Digest* [6/88], p. 64). Worries about money can easily become that kind of deep channel.

Jesus wants His followers to be free from worries about money. He has just been speaking to the crowd about the dangers of greed and living for this world without a view to eternity. Now, He speaks to His disciples, who were perhaps feeling anxious about whether they would have enough to live on. He shows them that anxiety is opposed to trust in God, who lovingly cares for His own. He also shows that to go to the other extreme and pursue riches is at odds with seeking God's kingdom. He is teaching us that ...

To solve worries about money, we must trust in the God who cares for us and seek His kingdom above our own needs.

The world sings, "Don't worry, be happy," but it has no basis for such advice other than blind optimism. But the Christian can and should sing, "Don't worry, trust God." This is far from blind optimism, because it is based solidly on the nature and character of God and His many promises to us. Thus Jesus tells us,

1. To solve our worries about money, we must trust in the God who cares for us (12:22-28).

The old King James Version translated Jesus' command in verse 22, "Take no thought," which some have mistakenly taken to mean that we should not devote any mental effort or time or en-

ergy into providing for our future needs. These people would say that we should not store up any savings for the future, we should not buy insurance, we should not concern ourselves at all with money matters. Just trust God and He will provide.

But in 1611 when the King James Bible was translated, the phrase, "take no thought," meant, "don't worry" or be anxious. The Lord was not encouraging a lazy, who-cares attitude about money. In fact, Scripture enjoins us to pay attention to financial matters (Prov. 27:23-24). While God provides for the birds, He doesn't plop the worms in their mouths as they sit in their nests! They have to exert some effort to obtain the worms that God has provided. So here Jesus was speaking against inordinate, consuming, distracting worry. The Greek word has the basic meaning of being divided. It is the word used when Jesus rebuked Martha, "You are worried and bothered about so many things; but only a few things are necessary, really only one" (Luke 10:41-42). Here, Jesus gives us four reasons why we should not worry about money:

A. We should not worry about money because the core of life concerns the soul, not the body (12:22-23).

"Life is more than food, and the body than clothing." Jesus is saying that the key thing in life is *not* things. And, Jesus is not just talking about trinkets and non-essentials, but rather, about necessary food and clothing. But even these things are not the key thing in life. The key thing in life is being rightly related to God. If your soul is rightly related to God, then He will take care of your body, as Jesus goes on to point out. But if you have a well-fed and nicely clothed body, but you are alienated from God, you are missing the main thing in life.

So, in effect, Jesus is saying, "If you want to worry, worry about the most important matter in life." Food and clothing should not be your main worry. Your eternal soul should be your main concern. If someone says, "Yes, but I'm going to starve to death," Jesus replies, "But where will your soul spend eternity?" "But I'll freeze to death because I don't have proper clothing!" "Yes, but then you'll be too hot, if you're not rightly related to God!" Don't worry about money, because the core of life concerns the soul, not the body.

- B. We should not worry about money because God cares for us more than He cares for the ravens, whose needs He meets (12:24).

This is the only New Testament reference to ravens. Some think that Jesus mentions them because they were unclean birds, so that His argument is, "If God cares for these lowest of scavengers, won't He meet your needs?" When Jesus mentions that the ravens neither sow nor reap, nor store up their food, He does not mean that men should not labor for their food or that they should not store up necessary provisions. God's Word clearly establishes labor as the means by which we provide for our families and ourselves. Rather, He is contrasting the lowly raven with the rich fool in the parable just before. This man was wrongly focused on storing up plenty for the future, but he stupidly ignored God. By way of contrast, the raven gets along just fine without all of the rich fool's anxiety about the future, because God cares for the ravens.

Then Jesus uses understatement to say, "How much more valuable you are than the birds!" Human beings are the apex of God's creation, made in His image and likeness. Is it not reasonable to assume that if God cares for the lowly raven, then He will care for people, especially for those who are His own little flock (12:32)? The next time you see a raven, think about God's care for those birds. You've never seen a starving raven! Even in the barren desert, they find plenty to eat. Then, banish your worries about money as you realize that God cares far more about you than He does about ravens. You can trust Him to provide.

- C. We should not worry about money because worry doesn't do any good anyway (12:25-26).

Jesus points out the futility of worry. It never changes reality. If you worry, the outcome is the same as if you don't worry. Actually, the outcome is worse because worry takes a toll on your health. But Jesus says that worrying won't add any years to your life. Commentators are divided over whether He meant adding height to your bodily stature or years to your life. The cubit was a unit of linear measure, which supports the view that Jesus meant that you can't grow physically by worrying about it. But, the cubit was about 18 inches, which isn't a little thing when it comes to bodily height (12:26)! Since Jesus just talked about the rich fool

whose life span was not his to determine, He probably meant here, "You can't add any time to your life by worrying about it."

It has been estimated that 40 percent of our worries are about things that never happen; 30 percent of our worries concern things that are past that can't be changed; 12 percent of our worries are needless worries about our health; 10 percent are petty, miscellaneous worries; and, only 8 percent deal with legitimate issues. It's not wrong to think about things that we can do something to change, but it is futile to consume our thoughts with matters that we can't change. Someone has observed that we need to distinguish between problems and facts of life. Problems are matters that we can do something about. Facts of life are matters that we can't change and so we have to live with them. But in either case, worry isn't productive and it runs counter to faith in God.

D. We should not worry about money because we should trust in God who cares for us more than He does the flowers of the field (12:27-28).

"Lilies" probably refers to different kinds of wildflowers, not to what we think of as "lilies." Consider the beauty and delicacy of a wildflower! Last week Marla and I hiked down to Horseshoe Mesa in the Grand Canyon. In that harsh desert environment there was a cactus with a beautiful bright reddish purple flower. It was spectacular! Not even Solomon in all his glory could match the beauty of a single wildflower! If God clothes the insignificant grass of the field with beautiful flowers, grass that was bundled up when dead and used to fuel a furnace, then shouldn't we trust Him to provide the clothing that we need?

Jesus' rebuke, "O men of little faith," hits the heart of worry: our little faith in God. It is safe to say, is it not, that all worry stems from our lack of faith in God? When we worry, we are doubting that God truly cares for us. Keep in mind that Jesus here was addressing the disciples. He was talking to believers. And yet, believers who have trusted God with their eternal destiny can easily fall into a state of unbelief when it comes to the immediate problems they face, especially with regard to basic provisions. We all need to keep in mind Paul's words, "He who did not spare His own Son, but delivered Him up for us all, how will He not also with Him freely give us all things?" (Rom. 8:32). In other words, if

God did the greatest thing in saving us, can't we trust Him to take care of comparatively lesser matters on our behalf?

The worst thing about worry is not that it makes us miserable, although it always does. The worst thing about worry is that it dishonors our loving Heavenly Father. Suppose that you saw my kids and they had worry written all over their faces. You asked, "What's wrong?" They responded, "We're not sure whether our dad is going to feed us tonight." What would that say about my love for my children? You'd probably turn me in for child abuse. My kids certainly would not be a good advertisement for any orphans who were thinking about coming to live in our home! And yet so many of the Lord's children live as if their Father in heaven either isn't concerned or isn't able to take care of their needs!

Thus Jesus' first point is that to solve our worries about money, we must trust in the God who cares for us. His second point concerns a needed shift of focus on our part:

2. To solve our worries about money, we must seek for God's kingdom above our own needs (12:29-34).

This section falls into two parts. First Jesus tells us what we should *not* seek (12:29-30); then, He tells us what we should seek (12:31-34).

- A. We should stop worrying about our basic needs, because to worry is to mimic the world and God knows that we need these things (12:29-30).

When Jesus says not to seek after what you shall eat and drink, He does not mean that we are not to expend any effort or energy in working for a living! Rather, He means, "Don't be all-consumed with these things. Don't make these things your main aim in life." He's talking about where our primary focus should be. He commands us, "Do not keep worrying," using a different word than in verse 22. The word here means to be lifted up and so some take it to mean, "Do not be arrogant or haughty," in the sense of thinking that you can provide these things without God's help. But the earliest versions of the New Testament and the context argue for the meaning, "Don't be lifted up or tossed about, like a ship on the water." In other words, "Don't be unsettled and insecure; stop worrying about these things, since God will take care of you."

Jesus says that when we're consumed with making a living, we're mimicking the world. The world lives in a constant frenzy of activity to get more and more. This should not be our focus.

I recently read that illustrates the world's ways of seeking after more and more. An American businessman was at the pier of a small coastal Mexican village when a small boat with just one fisherman docked. Inside the small boat were several large yellow fin tuna. The American complimented the Mexican on the quality of his fish and asked how long it took to catch them.

The Mexican replied, "Only a little while."

The American then asked why didn't he stay out longer and catch more fish?

The Mexican said that he had enough to support his family's immediate needs.

The American then asked, "But what do you do with the rest of your time?"

The Mexican fisherman said, "I sleep late, fish a little, play with my children, take siesta with my wife, Maria, stroll into the village each evening, where I sip wine and play my guitar with my amigos. I have a full and busy life, *senor*."

The American scoffed, "I am a Harvard MBA and could help you. You should spend more time fishing and with the proceeds buy a bigger boat. With the proceeds from the bigger boat you could buy several boats. Eventually you would have a fleet of fishing boats. Instead of selling your catch to a middleman you would sell directly to the processor, eventually opening your own cannery. You would control the product, processing and distribution. You would need to leave this small coastal fishing village and move to Mexico City, then to L.A. and eventually to New York City, where you will run your expanding enterprise."

The Mexican fisherman asked, "But *senor*, how long will this all take?"

The American replied, "Fifteen to twenty years."

"But what then, *senor*?"

The American laughed and said, "That's the best part. When the time is right you would announce a stock offer, sell your company stock to the public, and become very rich. You would make millions."

"Millions, señor? Then what?"

The American said, "Then you would retire. Move to a small coastal fishing village where you would sleep late, fish a little, play with your kids, take siesta with your wife, stroll to the village in the evenings, where you could sip wine and play your guitar with your amigos."

Jesus says, "Don't seek for the same things the nations eagerly seek." There should be a distinct difference between us and the world regarding our pursuit of material gain. While hard work is a Christian virtue, anxiety about money is not! To get caught up with the world's attitudes toward money is to forget that we have a Father who knows that we need all these things. So, what should we seek?

B. We should seek God's kingdom and He will take care of our basic needs (12:31-34).

Jesus gives a command (v. 31a), an assurance (vv. 31a-32), an application (v. 33), and an explanation (v. 34).

- Command: Seek God's kingdom (12:31a).

In the Sermon on the Mount, Jesus expressed it, "Seek first His kingdom and righteousness" (Matt. 6:33). What does it mean in practical terms to seek God's kingdom? Does it mean that everyone has to become a missionary or full-time Christian worker? Obviously, not! God's kingdom is where He rules. To seek His kingdom means to put God first as Lord of everything in our lives and to aim each day at furthering His rule over us and over others. The day is soon coming when Jesus will return and rule the nations with a rod of iron. But until then, we are to live under His lordship in every area of our lives. And we are to seek to further His rightful rule over others as they come to faith in Christ and then live under His lordship.

In other words, God is not just to be a slice of life on Sundays or whenever we find Him useful to further our agendas. Rather,

He is to be the center of all we think, say, and do every day. He is Lord over every facet of our lives, including our money. We live as His servants or stewards, seeking to glorify Him. That's what it means to seek His kingdom.

- Assurance: The Father will provide for all our needs if we focus on His kingdom (12:31a-32).

"These things" refers to the things the nations seek, namely, food, clothing, and other material needs. The thought of not seeking after these things, but rather of seeking God's kingdom, causes some anxiety, even among God's people. Thus Jesus says, "Do not be afraid, little flock, for your Father has chosen gladly to give you the kingdom." A little flock sounds pretty vulnerable in the midst of a dog-eat-dog world. But Jesus wants us to feel assured that none other than a loving Heavenly Father is watching out for us if we are committed to seek His kingdom. The full measure of kingdom blessings awaits us in the future, but even in the difficulties of this evil world, we can trust that the Father's abundant mercies are on us because of His gracious choice of us.

- Application: Give generously and you will have lasting treasure in heaven (12:33).

Jesus does not mean that we must literally sell everything we have and give away the proceeds. The Bible implies the right to private ownership of property in the eighth commandment, "You shall not steal." Peter told Ananias that his property was his to do with as he saw fit (Acts 5:4). Ananias' sin was not in holding back some of the proceeds, but in lying about giving all when he had not done so. Further, if Jesus meant that His followers must sell all their possessions, surely He would have rebuked those who owned homes, lands, etc., but He did not.

Rather, Jesus here is saying, "Have a loose grip on the things of this world, since they won't last anyway. Instead, be generous in giving to those in need, and God will reward you with lasting riches in heaven." The contrast is between storing up temporary treasure for yourself on earth (12:21) instead of laying up eternal treasures in heaven. If you struggle with greed and with living for this life only, give away your stuff. Giving generously frees us from greed and puts our focus on God and eternity. Verse 34 explains:

- Explanation: Your heart follows your treasure (12:34).

We usually get this backwards: we think that we will put our treasure where our hearts are. But Jesus says that if we put our treasure somewhere, our hearts will be there also. Store your treasure in heaven by giving generously to the Lord's kingdom and your heart will be drawn to heaven. Hang on to your earthly possessions greedily and your heart will be on this earth.

I have seen this work with regard to prayer. If I give money to a missionary, it's easier to pray for him. Why? Because my heart follows my treasure. If my treasure is with a missionary, my heart is there with him, too, and I find it easier to pray for him. So Jesus' point is, if you want your heart in the things of God, put your treasure in the kingdom of God. It's the only investment in this shaky world with guaranteed safety and a high rate of return.

### Conclusion

Underlying the Lord's teaching and central to a biblical concept of money is the principle of stewardship. We do not own what we have; God does! He entrusts a certain amount to each of us to use for His purposes. Some of it He graciously allows us to spend for our needs and for our enjoyment. But our main focus must be, "Lord, help me to use what You have given me to further Your kingdom."

Stewardship frees us from worry. Once when I was in the Coast Guard, we put out a fire on Frank Sinatra's yacht. I remember talking to the skipper and being surprised at how nonchalant he was about the great amount of damage done to the boat. He said, "It's not my boat, it's Mr. Sinatra's boat." Of course it was also insured. But he was somewhat detached from the loss because he didn't view the boat as his own. Since then, when my car has gotten dented in a parking lot or when other things beyond my control happen to my money or possessions, I say, "Lord, it's Your car, Your money, Your stuff." I'm trying to be a good steward, but it doesn't belong to me.

So Jesus is saying, "Don't worry about money. Trust in the God who cares for you and seek His kingdom above your own needs." The Father will be glorified and you will have unending treasure in heaven.

## Discussion Questions

1. How can a person of little faith become a person of big faith?
2. How much is enough? Should a Christian give away everything beyond a certain ceiling of income?
3. Should we take Jesus' words in verse 33 literally? If not, why not? What does He mean?
4. How can a person devote the necessary time to his career and yet seek first God's kingdom at the same time? Is it wrong for a Christian to want to succeed in his career?

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