In the Bible, the heart is most often connected to our will. Therefore, “a heart that devises wicked schemes” is the same thing as a person who engages in premeditated disobedience. The Hebrew word translated “wicked” is connected to the emptiness that accompanies idolatry. Of course, idolatry was the perpetual sin of Israel, so it stands to reason that it would be addressed in this passage. “Schemes” is the Hebrew word for imaginations which are mental creations. So, wicked schemes are idolatrous imaginations.

We always pay dearly for chasing after what is cheap. | Aleksandr Solzhenitsyn

A scheme often is viewed as a multistep plan. The dictionary defines it as an underhanded plot or an impractical project. Schemes are not accidental; they are intentional. Schemes also are for the sole benefit of the schemer. “The heart that devises wicked schemes” is a reference to the personal philosophy or thinking process that allows people to disregard God’s Word in favor of their own self-gratifying desires.

We are guilty of scheming when we rationalize blatant disobedience to God’s Word. Though we might think of this as some heinous crime, it’s much more subtle than that. We most often are guilty of this sin when we rationalize stealing from God.

An untimely demand (Luke 12:13). Jesus was in the middle of a sermon about hypocrisy, the unforgivable sin, and hell, when He was interrupted by a demand from a man in the crowd. The demand was completely unrelated to anything Jesus was talking about and it revealed something about the heart of the man making the demand. He was angry because his older brother received a larger share of the inheritance.

We make a living by what we get. We make a life by what we give. | Winston Churchill

Jewish tradition and culture dictated the way an inheritance was to be divided. The oldest son always received twice as much as any other sons. So, if there were two sons, the estate would be divided in thirds with the older son getting two-thirds and the younger son getting one-third.

The system seemed unfair to everyone except the oldest son. After all, he received twice as much as anyone else. What did he have to complain about? It was the other family members who did the complaining. They were the victims of an unfair life situation—they couldn’t help it that they were born second or third.

Disputes regarding inheritances were usually handled by rabbis. Of course, Jesus had been called a rabbi or teacher on many occasions. So the man wasn’t completely out of line to question Jesus. His timing just wasn’t that great. He had the opportunity to hear truth from Jesus, but he could only think about what he wanted and thought he deserved.

What keeps you from hearing God’s truth?
Do you sometimes focus more on what you deserve than on what God desires? If so, why?

An unflinching response (Luke 12:14-15). Jesus responded by telling the man that He didn’t come to settle petty quarrels. The man’s problem was obvious—he was greedy. Greed is defined as “excessive desire.” The man was obsessed with what he thought he deserved.

The man apparently had not been left out of the will. He received his full portion, but he wanted more. He wanted everything that he was due and some of what belonged to others. Greed is a dangerous emotion because it affects our thinking processes. It causes us to devise wicked schemes.

God’s view of material wealth and possessions hasn’t changed. If God created the world (and He did), then everything in it
belongs to Him. Your car, house, clothes, coffee maker, and flat screen television are His. Your ability to earn a living came from God. The land on which your house sits is on loan to you.

In verse 15, Jesus made a statement that many people today might dispute—“a man’s life does not consist in the abundance of his possessions.” Why? They aren’t our possessions. In fact, our life is a gift from God. Everything we have, everything we are, and everything we will ever be is God’s.

Why is it so hard for us to accept the fact that everything we have belongs to God?

In what ways does greed invade your life? How do you maintain a proper perspective of your resources?

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Farm Talk
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Harvest was an important time in the first century. A farmer’s harvest would provide income and food for his family throughout the non-growing season. There were several Levitical laws that governed the harvest. Part of the land was left unharvested so the poor could have food (Leviticus 19:9). The first portion (firstfruits) of the harvest was given as an offering (Leviticus 23:10).

Jesus spoke about harvesting because it was something everyone could relate to. Jesus always connected His lessons to real life situations. You might not be a farmer, but we do engage in our own version of harvesting or collecting.

Maybe you’ve seen a television show about people who hoard things. The images can be horrifying. Certainly there are psychological reasons that prevent people from throwing away newspapers.

A bigger barn (Luke 12:16-19). The things we choose to collect affect our allocation of resources. If we collect cars, we build garages. If we collect porcelain roosters, we build shelves. Our attitudes towards the things we have are affected by what we choose to collect.

We sometimes explain our greed in terms of our collections. We rationalized hoarding God’s resources rather than doing with them what God says to do. This is our wicked scheme.

The Bible has a lot to say about greed. Greed is the tendency to want more or better things than we currently have. Greed can separate friends and family. It breeds dishonesty and guilt. Greed causes us to hold onto money because we believe it offers us some degree of security.

Many believers will face Jesus one day and be asked to explain their greed. He will want to know why they hoarded money and possessions while there were so many needs all around them.

James 4:1-3 is one of the best known passages about greed. James said, “What causes fights and quarrels among you? Don’t they come from your desires that battle within you? You want something but don’t get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.”

If greed is so uncharacteristic of authentic believers, why are so many of God’s people reluctant to give?

The farmer in Jesus’ story was a consumer. He expected others to respond to his demands while he ignored his responsibility. Some things never change. Many “believers” today are far more concerned about what they get than what they give. Jesus’ words to the farmer serve as a warning to us.

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A Future Reality
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You ain’t that rich (Luke 12:20-21). Look at how Jesus completes the statement: “A man’s life does not consist in the abundance of his possessions.” Jesus was talking about the quality of life. He talked about this issue several times.

If we think the amount of money or possessions we have is going to improve the quality of our lives, we need to keep reading Jesus’ words.
Jesus talked about a farmer who had a good year. He filled his barns and had crops he couldn’t store. What were his choices?

He could have recognized God’s provision and given the excess crops to hungry people. He chose, however, to build bigger barns. His actions scream loudly, “It’s all about me!” He planned to indulge himself in an extravagant lifestyle. He was set for life…or was he?

Maybe the crowd was following along saying to themselves, “I wish I was that man.” They might have seen nothing wrong with the man’s desire for bigger barns and a life of luxury. After all, isn’t that what every hardworking person deserves? Again, human reasoning is proven faulty.

Jesus continued the story by pointing to an event none of us can escape—death. If you invest your resources only in things that are important to you, what will happen when you are no longer here? There must have been a collective, “Oh!” when Jesus spoke those words.

☐ In what ways are you like the foolish farmer?

☐ Are you neglecting what’s really important so you can take care of what you think makes you important?

So, how do we know if we are having a tough time with greed? Consider the following questions:

☐ Do you ever justify not giving to the church because you can’t afford it?

☐ Have you ever rationalized using money you intended to give to the church for other purposes?

☐ Have you ever gotten angry because of a lesson or sermon about giving?

If you can answer yes to any of the previous questions, you have a problem with greed.

Trust and Obey

Obedience to God is our responsibility. If we are really His followers we will want to do what He says. So, when it comes to the issue of our possessions, what does God expect?

Order your priorities.
The farmer got it all wrong. He had his chance to prove through his actions that he wasn’t greedy. But his actions told the real story. What does your life say about your real priorities?

Maybe the farmer was a good person. He might have had great intentions. He could have stood in the town square and declared his plan to give away the excess. But greed has a strange way of altering our behavior.

If you had been in the farmer’s situation, how would you have handled the excess? Be careful how you respond because God knows your heart. Below are five things that are important to our daily lives. Think about how you spend money and number them in order of their real priority with 1 being the first thing you do, 2 being second, and so on.

☐ food

☐ housing

☐ entertainment

☐ giving

☐ transportation

Now, review your priorities and circle the one thing you believe God wants to be your first priority. What do you need to adjust so you can live according to the choice you just made?

Believe what God says.
“Do not let immorality or any kind of impurity or greed even be named among you, as is proper among saints” (Ephesians 5:3).
“Furthermore, since they did not think it worthwhile to retain the knowledge of God, he gave them over to a depraved mind, to do what ought not to be done. They have become filled with every kind of wickedness, evil, greed and depravity” (Romans 1:28-29).

“The Pharisees, who loved money, heard all this and were sneering at Jesus” (Luke 16:14).

Our view of money indicates our spiritual health. Nowhere in the Bible is anyone commended for being greedy. It was greed that contributed to Judas’ decision to betray Christ. It was greed that led to the recent collapse of several financial institutions and corporations. Greed causes athletes to hold out for a few million dollars more. Greed fuels lottery ticket sales and sweepstakes entries.

But greed also causes believers to think God’s money is theirs. They take ownership of everything God has given and build bigger barns if theirs seem inadequate. We can accept what the Bible says or we can expect to hear Jesus speak to us the way He spoke to the farmer… “you fool!”

Examine your choices.
The Bible is clear about our priorities. They either line up with God’s expectations, or they don’t. Here’s the thing. If you give back to God what He expects, you can’t spend that money somewhere else. However, if you wait until you can afford to give, you will never give.

Let’s not play games. You might have been tithing since before you can remember. If so, you are to be commended because you have decided to make obedience to God in the area of finances more important than self-indulgence. Statistics tell us that the average churchgoing American gives 1-2% to his or her church each year. If every believer gave nothing more than 10%, every church would easily exceed its budget needs. The truth is that God’s people are making poor financial choices. They don’t see themselves as managers of God’s resources, but as benefactors of ministries. We are managers; God is the giver!

Yield to God’s expectations.
The farmer, had he operated from a biblical perspective, would have seen God’s provision and would have been delighted to share the abundance with others. Why? He would have understood that the crops were God’s crops and he was simply a player in God’s grand plan.

We aren’t cups; we are funnels. God expects us to direct His funds to those things that matter to Him, like His church. When we stop up the funnel and keep it all for our own wants, we show the ultimate disrespect to God and His desire for us. God’s plan is to “prosper us and not to harm us” (Jeremiah 29:11). If we live by God’s plan, we can be sure our lives will matter now and in eternity. If we are greedy, we really don’t know Him.

☐ What does your attitude toward money and possessions say about your attitude toward God? How are the two attitudes connected?

☐ Is giving to God a privilege or a chore? What does your response say about your love for God?

Now What?

I’ve been asked several times if believers are expected to tithe on the gross or the net. My answer is always the same—the fact that you are looking for a minimum requirement says a lot about your attitude toward giving and money. It says you don’t really get it. You still believe the tithe is little more than a payment made to keep God happy. That’s not the way it works.

Giving to God is a privilege for those who really know Him. It isn’t hard to write the check because the money belongs to God. Jesus knew that money and possessions would be a stumbling block for His followers. That’s why He talked about money more than anything else.

However, because we live in a consumer-focused culture, many church attenders invest little or nothing in the church. They don’t serve in areas of ministry. They don’t give the way God instructs. But, they expect a lot in return. They want God to bless them. They want the church to accommodate them. They are consumers of religious products but show little evidence of life change. Greed has taken over and their lives are lacking a sense of purpose. They will never find the abundant life until they experience a renewing of their minds.
• Read Proverbs 6:16-19 and call attention to the fourth thing God detests—a heart that devises wicked schemes.

• Ask: What is an example of a wicked scheme? Call for responses.

• Read and summarize Luke 12:13-21. Discuss the following questions:
  ➡ What keeps you from hearing God’s truth?
  ➡ Do you sometimes focus more on what you deserve than on what God desires? If so, why?
  ➡ Why is it so hard for us to accept the fact that everything we have belongs to God?
  ➡ In what ways does greed invade your life? How do you maintain a proper perspective of your resources?

Farm Talk
• Read and discuss Luke 12:16-19. Use the following question in your discussion:
  ➡ If greed is so uncharacteristic of authentic believers, why are so many of God’s people reluctant to give?

A Future Reality
• Read and discuss Luke 12:20-21. Use some or all of the following questions in your discussion:
  ➡ In what ways are you like the foolish farmer?
  ➡ Are you neglecting what’s really important so you can take care of what you think makes you important?

Discuss the following questions related to the issue of greed. Point out that any “yes” response indicates a problem with greed.
  ➡ Do you ever justify not giving to the church because you can’t afford it?

Trust and Obey
• Review this section calling attention to the four steps in obedience. Use some or all of the following questions in your discussion:
  ➡ What does your attitude toward money and possessions say about your attitude toward God? How are the two attitudes connected?
  ➡ Is giving to God a privilege or a chore? What does your response say about your love for God?

Now what?
Money is one of the least popular Bible study topics because it hits everyone. We often “devise wicked schemes” to justify mishandling the money God has entrusted to us. This is just one way we engage in premeditated disobedience. There are plenty of other examples.
  ➡ Why is it important that believers refrain from premeditated disobedience?
  ➡ What does our premeditated disobedience say about the authenticity of our relationship with God?