

“Who Gets It When You Die!”

Luke 12:13-21

Intro. – Woman by the name of Hetty Green lived in abject poverty. Ate cold food because heating it would raise the utility bill. When her son injured his leg, no medical treatment because of the cost involved. In doing so, gangrene set in and leg had to be amputated. But when Henrietta Howland Green died in 1916 she was anything but poor. Her estate worth more than 95 million. One bank account alone had more than 31 million.

This leads into the following questions: Is it possible to be too frugal? Is it possible to be too money conscious? Is it possible to save too much money?

Our text portrays a man whom the world would label “shrewd and a wise investor.” But our Lord called him “a fool.” The point I want you to see is the answer to each of these 3 questions is a resounding YES!

Now most of us won’t think of ourselves as “stingy” or “parsimonious.” Such is unthinkable. Is it really?

“You may be falling into the savings trap if:

1. You feel guilty/pain every time you spend money even though you can afford it.
2. You find it painful to give a tithe or more to the Lord’s work.
3. You constantly nag your kids for spending instead of saving.
4. You think anyone who spends money on a vacation is foolish.
5. You spend an hour of time (or drive several miles) just to save a few cents on a purchase.
6. You consistently tip less than 15% when you eat out.
7. You are always suspicious people are out to get your money.

Purpose: to look at Biblical principles needed in dealing with “our assets” when we die

I want to examine the pitfalls of hoarding and what we can do instead... a more Biblical and Christian way in dealing with “our affairs” when we physically die. Want to answer: “Who Gets It When You Die?”

I REASONS Behind Hoarding

- the irony of this is those whom we assume least likely to have \$ problems are the ones snared by this trap. I.e. wealthier a person/church more likely fall trap of stockpiling\$. Why? Here are 5 reasons:
 - A. The Feeling of Security
 1. Those who stockpile money tend to be afraid of the future. By saving enough \$ assume worry free.
 2. Money does NOT bring security or freedom from worry. Generally, the more \$ the more worry:
 - a. Illus. – W.H. Vanderbilt, “The care of \$200 million is too great for any brain or back to bear. It is enough to kill anyone. There is no pleasure in it.”
 - b. Illus. – Andrew Carnegie, “Millionaires rarely smile.”
 3. Solomon said it best under the inspiration of God (Ecclesiastes 5:12) *“The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.”*
 - B. The Feeling of Importance
 1. Many stockpile their wealth because they think it will give them recognition/respect.
 2. In our society, money and possessions are a way of “keeping score.” If someone has more than we do, we feel intimidated. If we have more than others, we often feel superior...
 3. Thus, those hoarding think they impress others when reality they’re more likely turning them off.
 4. Illus. – The British author Rudyard Kipling said to a graduating class, “Someday you will meet a man who has no love for money, and then you’ll realize how poor you really are.”
 - C. Raised to be Frugal
 1. Some here lived through the Depression or had parents who lived through it. We were taught the value of a buck and the need to squeeze every penny – “a penny saved is a penny earned.”...
 2. Frugality is a good thing; however, there’s difference between frugality and hoarding:
 - a. frugality is concerned about not wasting – e.g. Jesus called upon disciples to gather up leftovers after feeding 5,000 and 4,00. He said in John 6:12 *“...Let nothing be wasted.”*

- b. however, it must be noted that frugality can go to extremes.
- 3. Illus. – Forbes magazine had an article about famous tightwads:
 - a. J. Paul Getty made visitors use a pay phone in his house...
 - b. Ty Cobb gathered soap bits from locker room showers to use for sharecroppers on his farm...
 - c. Cary Grant called “El Squeako” kept count of the fire logs in his garage...
 - d. F.D. Roosevelt would bum money off his chauffeur for the church collection...
- 4. If we stockpile things/money to an extreme, we are refusing to use God-given resources for the good of others, for our own enjoyment and to the honor of God Himself.

D. To Be Generous Later

- 1. Some want to make and save a lot of money so they can “give a lot away later in life.”...
- 2. Sounds noble but such usually doesn’t happen – the best of intentions don’t always produce.
- 3. Unless generosity/trustworthy stewardship is practiced early, it’s seldom practiced later in life...

E. To Give Kids an Inheritance

- 1. The hoarder might genuinely be unselfish and think, “I want my children/grandchildren to have enough so they can be secure.” Sounds good and even sounds Biblical, but it is not!
- 2. Cover this more in depth later – giving kids/grandkids big inheritance not necessarily good thing...

II The PITFALLS of Hoarding

A. It Shows a Failure to Trust God

- 1. That’s what was wrong with the man in our text. He never mentions God – “*my crops... my barns... my grain...*” Even commented, “*...I will say to myself...*”
- 2. Significant to note this wealthy man didn’t say, “God has blessed me & I must thank Him!”
- 3. Instead we read of one taking the credit and relying on his own strength/wisdom and power; thus, money/things/possessions had for all practical purposes become his real god...

B. It Shows a Lack of Desire to be Used by God

- 1. To put our trust in things of this world is to go contrary to the will of God. How can God use us to spread the Gospel if we put our trust in things and hoard His money?
- 2. James 5:1-3 gives a vivid description of what happens to those who are rich and who hoard riches instead of using them as God intends and desires – “*Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up treasure!*”
- 3. Does this describe the reasons behind our saving?
- 4. When we hoard money, we’re attempting to control the future. Christ said, “*Don’t worry about tomorrow. God clothes the grass of the field and provides for the birds of the air. He will take care of you.*”

There are other pitfalls, but these two are all we need to know why to avoid pitfalls. Now look at:

III OVERCOMING the Pitfalls of Hoarding

- If you are prone to be a hoarder, acknowledge the danger and seek the Lord to help change your attitude toward possessions. Here are three essential steps in overcoming the stockpiling trap:

A. Trust in the Lord

- 1. Hoarder is always asking, “What if...?” “What if there is more inflation? What if I get sick or injured? What if I lose my job? What if the crops don’t grow?...”
- 2. Jesus desires us to trust Him as He made clear in Luke 12:22, 27-28.
- 3. God is trustworthy. We have every reason to believe He means what He says...!

B. Consider Your Days

- 1. Someone said, “We usually view life in a rearview mirror.” Many don’t consider how many years they have left on this earth and as a result they don’t plan accordingly.

2. Psalm 90:12 *“So teach us to number our days, that we may present to You a heart of wisdom.”*
3. I.e. consider most yrs you can realistically expect to live -- use that number to plan rest of your life
4. No one knows exactly how long they will live... nor when Lord will return; nevertheless, we are instructed to “number our days” and plan accordingly. Are you doing this?...

C. Deal With Your Assets

1. Your most valued and entrusted assets – this without question is kids:
 - a. do you have a will? 7 out of 8 Americans die without a wil...
 - b. should the unthinkable happen to you and your mate, who would care for your kids?
 - c. without will state decides who’ll be guardian. Will the state say, “The deceased really loved X and His Church. We know they’d want Xtians caring for their kids, so that’s what we’ll find.”
 - d. no way – state will ask, “What relatives wants the kids? and “Are they physically/financially able to care for them?” and if no relatives put kids in foster homes and even separate them...
 - e. ask again, do you have a will? If for no other reason draw up a will so that if you and your mate die untimely your kids will be under the care of those whom you would choose.
2. Your earthly goods:
 - a. address the question of how you should distribute your wealth when the Lord calls you home.
 - b. frankly, I believe earthly goods ought to be returned to the Lord – it’s God’s to begin with and you and I are simply managing it – give it back to God when you/your mate are done with it.
 - c. “what about the kids/grandkids?” – if kids aren’t Xtians worst thing in world is leave money... waste or get themselves into greater debt... never seen or heard of inheritance help a family with problems...
 - Illus. – Xtian mother with 4 boys and 2 girl (all non-Xtians). She wanted to leave her assets to the Lord through a will but wanted to talk to kids before she did... She died before will written. Without will the estate was equally divided amongst the 5. Here are the results: #3 is suing #1; #5 won’t talk to anybody; they’re all accusing the oldest taking the best things... The total value of the estate was \$7,500 = \$1,500 @.
 - d. best way is to give away your surplus while you’re still alive – “Do your giving while you’re living, then you’re knowing where it’s going!”

Conclusion: In 1901 Andrew Carnegie sold his steel company to J.P. Morgan for \$200 million. On that day, Carnegie became the wealthiest man on earth. He spent the rest of his life trying to give away his fortune, most of it for educational purposes. He would say, “The man who dies rich dies disgraced.” What did he mean by that? Certainly true from a Biblical perspective. Fact remains too many who have prepared well for eternity haven’t prepared at all for the estates they will leave behind. Brethren, who will get it when you die?!