

# Guarding the Heart in a World of Plenty

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Luke 12:13-21 ▪ January 25, 2026 ▪ Brad Manley

**We must reckon with the reality of \_\_\_\_\_.** (13-14)

**We must maintain a guarded posture toward \_\_\_\_\_.** (15-20)

**We must pursue being rich toward \_\_\_\_\_.** (21)

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## ***Luke 12:13-21***

<sup>13</sup>Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." <sup>14</sup>But he said to him, "Man, who made me a judge or arbitrator over you?"

<sup>15</sup>And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

<sup>16</sup>And he told them a parable, saying, "The land of a rich man produced plentifully, <sup>17</sup>and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' <sup>18</sup>And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. <sup>19</sup>And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" <sup>20</sup>But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?'

<sup>21</sup>So is the one who lays up treasure for himself and is not rich toward God." (ESV)

## ***Personal Reflection or Group Discussion Questions***

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**Open:** As you look back at the past week, what is one “treasure” (a blessing, experience, or relationship) you are particularly grateful for that has nothing to do with money?

**Read & Discuss:** Luke 12:13-21

1. In verses 13-14, someone interrupts Jesus to settle a personal, financial dispute. What does this request reveal about the man’s heart? Why do you think Jesus refuses to intervene?
2. Jesus then warns the crowd to “be on your guard against all covetousness” (v. 15). Why is the desire for more or for what others have such a constant temptation for us? In what subtle or socially acceptable ways does covetousness tend to show up in our lives today?
3. In the parable Jesus told in verses 16-19, the rich man has an internal dialogue dominated by “I” and “my.” What do his words suggest about his view of God and of his community? How should he have viewed his wealth in relation to God and his neighbors?
4. God calls the man a “fool” in verse 20. In what ways is it “foolish” to base your security on material abundance? How does this passage challenge the cultural idea that “he who dies with the most toys wins”?
5. How does this caution fit together with biblical encouragements to store provision for the days ahead (Proverbs 6:6-8, 21:20)? How do these two truths fit with your vision of retirement?
6. Jesus contrasts storing up treasure for oneself with being “rich toward God” (v. 21). If we were to look at the life of someone who is truly “rich toward God,” what specific habits, attitudes, or priorities would we likely see?
7. In verse 19, the man’s plan was to “relax, eat, drink, and be merry.” Is there anything inherently wrong with these desires? At what point does enjoying God’s gifts cross the line into the “foolishness” Jesus describes?
8. Where do you personally find it most difficult to be selfless and generous with what God has given you? What is one area where you feel tension between this passage and our world’s priorities?

**Apply:** Where might your current approach toward money need correction to better align with God’s word? What is one specific step you can take this week to “be rich toward God” rather than simply storing up wealth and resources for yourself or your own gain?

**Pray:** Pray that God will give us discernment regarding the motives of our hearts and the determination to find our satisfaction fully in Him rather than in material wealth.